



Federal Bureau of Investigation
Washington, D.C. 20535

March 14, 2016

MR. JOHN GREENEWALD JR.

FOIPA Request No.: 1260585-000
Subject: 029-SF-9888

Dear Mr. Greenewald:

The enclosed documents were reviewed under the Freedom of Information Act (FOIA), Title 5, United States Code, Section 552. Deletions have been made to protect information which is exempt from disclosure, with the appropriate exemptions noted on the page next to the excision. In addition, a deleted page information sheet was inserted in the file to indicate where pages were withheld entirely. The exemptions used to withhold information are marked below and explained on the enclosed Explanation of Exemptions:

Section 552

☐ (b)(1)

☐ (b)(2)

☒ (b)(3)

Federal Rules of Criminal

Procedure, Rule 6(e)

☐ (b)(4)

☐ (b)(5)

☒ (b)(6)

☐ (b)(7)(A)

☐ (b)(7)(B)

☒ (b)(7)(C)

☒ (b)(7)(D)

☒ (b)(7)(E)

☐ (b)(7)(F)

☐ (b)(8)

☐ (b)(9)

Section 552a

☐ (d)(5)

☐ (j)(2)

☐ (k)(1)

☐ (k)(2)

☐ (k)(3)

☐ (k)(4)

☐ (k)(5)

☐ (k)(6)

☐ (k)(7)

331 pages were reviewed and 132 pages are being released.

☐ Document(s) were located which originated with, or contained information concerning, other Government Agency (ies) [OGA].

☐ This information has been referred to the OGA(s) for review and direct response to you.

☐ We are consulting with another agency. The FBI will correspond with you regarding this information when the consultation is completed.

☐ In accordance with standard FBI practice and pursuant to FOIA exemption (b)(7)(E) and Privacy Act exemption (j)(2) [5 U.S.C. § 552/552a (b)(7)(E)/(j)(2)], this response neither confirms nor denies the existence of your subject's name on any watch lists.

For your information, Congress excluded three discrete categories of law enforcement and national security records from the requirements of the FOIA. See 5 U.S.C. § 552(c) (2006 & Supp. IV (2010)). This response is limited to those records that are subject to the requirements of the FOIA. This is a standard notification that is given to all our requesters and should not be taken as an indication that excluded records do, or do not, exist. Enclosed for your information is a copy of the Explanation of Exemptions.

For questions regarding our determinations, visit the www.fbi.gov/foia website under "Contact Us."
The FOIPA Request Number listed above has been assigned to your request. Please use this number in all correspondence concerning your request. Your patience is appreciated.

You may file an appeal by writing to the Director, Office of Information Policy (OIP), United States Department of Justice, Suite 11050, 1425 New York Avenue, NW, Washington, D.C. 20530-0001, or you may submit an appeal through OIP's FOIA online portal by creating an account on the following web site: <https://foiaonline.regulations.gov/foia/action/public/home>. Your appeal must be postmarked or electronically transmitted within sixty (60) days from the date of this letter in order to be considered timely. If you submit your appeal by mail, both the letter and the envelope should be clearly marked "Freedom of Information Act Appeal." Please cite the FOIPA Request Number assigned to your request so that it may be easily identified.

☐ The enclosed material is from the main investigative file(s) in which the subject(s) of your request was the focus of the investigation. Our search located additional references, in files relating to other individuals, or matters, which may or may not be about your subject(s). Our experience has shown when ident, references usually contain information similar to the information processed in the main file(s). Because of our significant backlog, we have given priority to processing only the main investigative file(s). If you want the references, you must submit a separate request for them in writing, and they will be reviewed at a later date, as time and resources permit.

☑ See additional information which follows.

The enclosed documents contained in section one of the San Francisco Field Office file 29-SF-9888 represent the first interim release of information responsive to your FOIA request.

Duplicate copies of the same document were not processed.

Sincerely,



David M. Hardy
Section Chief
Record/Information
Dissemination Section
Records Management Division

Enclosure(s)

EXPLANATION OF EXEMPTIONS

SUBSECTIONS OF TITLE 5, UNITED STATES CODE, SECTION 552

- (b)(1) (A) specifically authorized under criteria established by an Executive order to be kept secret in the interest of national defense or foreign policy and (B) are in fact properly classified to such Executive order;
- (b)(2) related solely to the internal personnel rules and practices of an agency;
- (b)(3) specifically exempted from disclosure by statute (other than section 552b of this title), provided that such statute (A) requires that the matters be withheld from the public in such a manner as to leave no discretion on issue, or (B) establishes particular criteria for withholding or refers to particular types of matters to be withheld;
- (b)(4) trade secrets and commercial or financial information obtained from a person and privileged or confidential;
- (b)(5) inter-agency or intra-agency memorandums or letters which would not be available by law to a party other than an agency in litigation with the agency;
- (b)(6) personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy;
- (b)(7) records or information compiled for law enforcement purposes, but only to the extent that the production of such law enforcement records or information (A) could reasonably be expected to interfere with enforcement proceedings, (B) would deprive a person of a right to a fair trial or an impartial adjudication, (C) could reasonably be expected to constitute an unwarranted invasion of personal privacy, (D) could reasonably be expected to disclose the identity of confidential source, including a State, local, or foreign agency or authority or any private institution which furnished information on a confidential basis, and, in the case of record or information compiled by a criminal law enforcement authority in the course of a criminal investigation, or by an agency conducting a lawful national security intelligence investigation, information furnished by a confidential source, (E) would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions if such disclosure could reasonably be expected to risk circumvention of the law, or (F) could reasonably be expected to endanger the life or physical safety of any individual;
- (b)(8) contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions; or
- (b)(9) geological and geophysical information and data, including maps, concerning wells.

SUBSECTIONS OF TITLE 5, UNITED STATES CODE, SECTION 552a

- (d)(5) information compiled in reasonable anticipation of a civil action proceeding;
- (j)(2) material reporting investigative efforts pertaining to the enforcement of criminal law including efforts to prevent, control, or reduce crime or apprehend criminals;
- (k)(1) information which is currently and properly classified pursuant to an Executive order in the interest of the national defense or foreign policy, for example, information involving intelligence sources or methods;
- (k)(2) investigatory material compiled for law enforcement purposes, other than criminal, which did not result in loss of a right, benefit or privilege under Federal programs, or which would identify a source who furnished information pursuant to a promise that his/her identity would be held in confidence;
- (k)(3) material maintained in connection with providing protective services to the President of the United States or any other individual pursuant to the authority of Title 18, United States Code, Section 3056;
- (k)(4) required by statute to be maintained and used solely as statistical records;
- (k)(5) investigatory material compiled solely for the purpose of determining suitability, eligibility, or qualifications for Federal civilian employment or for access to classified information, the disclosure of which would reveal the identity of the person who furnished information pursuant to a promise that his/her identity would be held in confidence;
- (k)(6) testing or examination material used to determine individual qualifications for appointment or promotion in Federal Government service the release of which would compromise the testing or examination process;
- (k)(7) material used to determine potential for promotion in the armed services, the disclosure of which would reveal the identity of the person who furnished the material pursuant to a promise that his/her identity would be held in confidence.

FEDERAL BUREAU OF INVESTIGATION
FOI/PA
DELETED PAGE INFORMATION SHEET
FOI/PA# 1260585-0

Total Deleted Page(s) = 199

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Complaint Form
FD-71 (Rev. 8-29-74)

NOTE: Hand print names legibly; handwriting satisfactory for remainder.

Indices: ☒ Negative ☐ See below

Subject's name and aliases

Character of case

BF & E

Complainant

Pacific Western Bank,
333 W. SANTA CLARA,
SAN JOSE, CA - Victim
OO: SF

☒ Personal ☐ Telephonic

Date 4/25 Time 10:00A

Address of subject

Complainant's address and telephone number

Subject's
Description

Race

W

Sex

☒ Male

☐ Female

Height

Hair

Build

Birth date and Birthplace

Age

Weight

Eyes

Complexion

Social Security Number

Scars, marks or other data

Facts of complaint

C has been retained to investigate subject by concerning possible fraud related to loans insured by Ticor Title. During this investigation C has discovered that subject allegedly submitted false financial information to Pacific Western Bank in order to obtain a loan. The loss to Pacific Western Bank is approximately \$140,000. The false information may include inflated assets, understated liabilities, and false tax returns. It appears A Subject may have submitted false information to other banks which suffered losses. Also subject may have defrauded two or three title companies of approximately two million dollars. C has furnished several reports outlining subjects various alleged frauds.

Action Recommended

O & A

SEARCHED	INDEXED
SERIALIZED	FILED
APR 29 1988	
DOUGLAS	
ANALYST	
1988	

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Date
August 23, 1988

Title and Character of Case

BF&E;
OO: SF

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Date Property Acquired 8/23/88		Source From Which Property Acquired [Redacted]	
Location of Property or Bulky Exhibit ASAC SAFE		Reason for Retention of Property and Efforts Made to Dispose of Same	
Valuable exhibits safe		Evidence	
To Be Returned ☐ Yes ☒ No	See Serial	Agent Submitting Property or Exhibit SA [Redacted]	Agent Assigned Case SA [Redacted]
☐ Yes ☒ No Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure.			

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Description of Property or Exhibit

1. Three one hundred dollar bills:
 - a. Federal Reserve Note L25753461A Series 1977
 - b. Federal Reserve Note B47832656B Series 1981
 - c. Federal Reserve Note B63806754A Series 1981A

*Evidence pkg. copy of FD-192 for 1B1
transferred to 1A (21) on 5/16/91 mms*

For Valuable and/or Narcotics Evidence Only	[Redacted Signature Box]
Evidence Bag Seal # <u>0033809</u> <u>8/25/88</u>	
Signature of Two Special Agents Verifying and Sealing Bag Contents	

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SEMIANNUAL INVENTORY CERTIFICATION TO JUSTIFY RETENTION OF PROPERTY (Initial and Date)

29A-9888-1B1

Field File # 29A-9888 - 1B1

OO: San Francisco

ORIGINAL (FILE COPY)

BLOCK STAMP	
SEARCHED ☒	INDEXED ☒
SERIALIZED ☒	FILED ☒
AUG 25, 1988	
FBI - SAN FRANCISCO	
[Signature]	

CHAIN OF CUSTODY

[illegible]

Item No.

Remarks

Memorandum



To : SAC, SAN FRANCISCO (29A-9888)(P)(SJRA) Date 5/6/88

From : *WES* SUPERVISOR [REDACTED]

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Subject : [REDACTED]

PACIFIC WESTERN BANK,
333 W. SANTA CLARA,
SAN JOSE, CA. - VICTIM
OO: SAN FRANCISCO

Based upon a review of the Supervisor's copy of the opening serial in this case, it was determined that this case was incorrectly assigned to SA [REDACTED]. In view of this, this case is to be reassigned to SA [REDACTED].

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(X)

WES/kmr
(2)

29A-9888-2

SEARCHED	INDEXED
SERIALIZED	FILED
MAY 6 1988	
FBI - SAN FRANCISCO	

Reassigned

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29A-9888-3

SEARCHED	INDEXED
SERIALIZED	FILED
MAY 10 1988	
FBI - SAN FRANCISCO	

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1 [REDACTED]
2
3 333 W. San Carlos Street
4 Seventeenth Floor
5 San Jose, California 95110
6 Telephone: (408) 292-5800

7
8 Attorneys for Plaintiff
9 California Business Bank

FEB 16 1988

CLERK OF COURT
BY _____ DEPUTY

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SUPERIOR COURT OF CALIFORNIA

COUNTY OF SANTA CLARA

CLERK OF COURT
J. K. YAMAKAWA
County

DEPUTY

619159

CALIFORNIA BUSINESS BANK, a
California corporation and a
national banking association,

Plaintiff,

vs.

[REDACTED] an
individual,

Defendant.

Case No.

COMPLAINT FOR BREACH OF
CONTRACT; FRAUD

Plaintiff alleges:

COMMON ALLEGATIONS

1. Plaintiff California Business Bank (the "Bank") is,
and at all times herein mentioned was, a California corporation
and national banking association existing under the laws of the
State of California, with its principal place of business in the
City of San Jose, County of Santa Clara, State of California.

2. Plaintiff is informed and believes, and on that
basis alleges, that at all time mentioned, defendant [REDACTED]

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1 [] was and is an individual residing in the City of b6
2 [] State of California. b7C

3 3. This complaint arises out of a revolving line of
4 credit extended to [] by the Bank on April 1, 1985 in the
5 amount of \$100,000.00 (Loan No. [] evidenced by a
6 Promissory Note of that date, a true and correct copy of which is
7 attached hereto as Exhibit "A" ("Original Promissory Note").

8 4. By the terms of this Original Promissory Note,
9 [] agreed to pay on demand, or if no demand was made, then on b6
10 April 1, 1986, the sum of \$100,000.00 plus any interest thereon, b7C
11 then unpaid, at a rate of 1.5 percentage points per year in
12 excess of the bank's announced prime rate, plus 1.0 percent. The
13 aggregate unpaid balance of all advances at any one time was not
14 to exceed \$100,000.00 and interest was to be computed on the
15 outstanding principal balance on a yearly basis but payable
16 monthly, commencing on May 1, 1985.

17 5. On April 1, 1985, [] authorized the Bank to b6
18 disburse \$100,000.00 from the proceeds of his loan to him. The b7C
19 full loan proceeds were disbursed to [] on April 1, 1985.

20 6. On April 1, 1986, the Original Promissory Note
21 became due. [] did not pay the amount due. Instead, [] b6
22 executed a second promissory note ("Second Promissory Note") in b7C
23 exchange for the Bank's agreement to renew the revolving line of
24 credit in the amount of \$100,000.00 extending repayment to
25 August 1, 1986. A true and correct copy of the Second Promissory
26 Note given by [] in consideration for the Bank extending the

27 ////

1 repayment period of the Original Promissory Note, is attached
2 hereto as Exhibit "B".

3 7. On August 1, 1986, the outstanding balance of
4 \$87,000.00 came due under the Second Promissory Note. [] did b6
5 not pay the amount due. The Bank again agreed to renew Loan No. b7C
6 [] and extend the repayment period to December 31, 1986,
7 with [] executing an additional promissory note in the amount
8 of \$87,000.00 ("Third Promissory Note") as consideration. A true
9 and correct copy of the Third Promissory Note executed by []
10 is attached hereto as Exhibit "C".

11 8. On December 31, 1986, the outstanding balance on
12 loan No. [] of \$77,000.00 became due and payable. Again b6
13 [] did not pay. The Bank agreed to renew Loan No. [] and b7C
14 extend the repayment period to March 31, 1987 with []
15 executing an additional promissory note in the amount of
16 \$77,000.00 ("Fourth Promissory Note") as consideration. A true
17 and correct copy of the Fourth Promissory Note executed by []
18 is attached hereto as Exhibit "D".

19 9. On March 31, 1987, the outstanding balance on
20 [] Loan No. [] of \$75,000.00 became due and payable. b6
21 [] made no payment to the Bank. On June 30, 1987, the Bank b7C
22 again agreed to renew Loan No. [] and extend the due date to
23 December 31, 1988. In consideration of the Bank's renewing the
24 loan, [] executed an additional promissory note ("Fifth
25 Promissory Note"). A true and correct copy of the Fifth
26 Promissory Note executed by [] is attached hereto as
27 Exhibit "E".

FIRST CAUSE OF ACTION
(Breach of Contract)

10. Plaintiff realleges and incorporates herein by this reference, the allegations of paragraphs 1 through and including 11 of this complaint as though they were set forth in full.

11. [] has breached the Fifth Promissory Note in that he has failed to pay the sum of \$4,000.00 per month or any other sum for the months of September through December 1987 and January 1988 as required by the Fifth Promissory Note, Exhibit E.

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12. A written demand made by the Bank on [] on December 18, 1987 demanded payment of all sums due and in the event that these sums were not received, declaring the whole amount of the note immediately due, owing and payable. A true copy of the Bank's December 18, 1987 demand is attached hereto as Exhibit "F" and incorporated herein.

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13. The Bank has performed all conditions required of it under the terms of the Fifth Promissory Note.

14. As a result of [] breach of the Fifth Promissory Note, the Bank has been damaged in the sum of \$66,037.87 plus interest at the rate of \$29.65 per day and continuing from February 12, 1988.

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15. The Fifth Promissory Note provides that the Bank is entitled to recover its reasonable attorneys' fees incurred in collecting on the Fifth Promissory Note. The Bank has incurred reasonable attorneys' fees in commencing and prosecuting this action which the Bank is entitled to recover.

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SECOND CAUSE OF ACTION
(Fraud)

16. Plaintiff realleges and incorporates herein by this reference paragraph 1 through and including paragraph 11 of this complaint as though they were set forth in full.

17. Before the Bank initially granted the line of credit to [] in April 1985 and before the Bank renewed the loan in April 1986, August 1986, December 1986 and June 1987 by accepting the second, third, fourth and fifth promissory notes, respectively, the Bank required [] to produce certain financial information.

18. In order to induce the Bank to lend him the money, and to renew the loan, [] provided to the Bank tax returns, schedules of real property, statements of rental income and financial statements signed under penalty of perjury. True and correct copies of [] February 1, 1985 loan application and schedule of real property are collectively attached hereto as Exhibit "G". True and correct copies of [] January 6, 1980 loan application, schedule of debts and schedule of real property are collectively attached hereto as Exhibit "H". True and correct copies of [] May 5, 1987 loan application and schedule of real property are attached hereto collectively as Exhibit "I".

19. [] representations to the Bank were false, misleading and omitted facts that materially affected the true status of defendant's financial condition in that:

////

1 a. [] falsely represented his equity interest b6
2 in some or all of the real property listed on the b7C
3 schedule of real property submitted to the Bank by
4 setting forth only a small portion of actual outstanding
5 encumbrances against each property.

6 b. Plaintiff is informed and believes and thereon
7 alleges that the tax returns presented by [] were not b6
8 prepared by the accounting firm indicated on the tax b7C
9 return and the tax returns submitted by [] set forth
10 false information and greatly exaggerated [] actual
11 income.

12 c. Plaintiff is informed and believes and thereon
13 alleges that at the time of some or all of the
14 applications [] had substantial outstanding balances b6
15 on several unsecured lines of credit which he failed to b7C
16 report in his application to the Bank.

17 d. Plaintiff is informed and believes and thereon
18 alleges that certain of the funds that [] represented b6
19 were maintained by him in various accounts at various b7C
20 institutions, did not belong to [] or were no longer
21 in the account, as represented, at the time of the
22 application.

23 20. [] made these false representations and omitted b6
24 various material facts knowing them to be false and knowing that b7C
25 plaintiff would rely on this information in extending and
26 renewing the line of credit to []
27

////

1 21. At the time of making and renewing the loan the
2 Bank was unaware of the falsity of [] representations.
3 Believing [] representations to be true, the Bank gave
4 defendants a \$100,000.00 line of credit and renewed this line of
5 credit as hereinbefore alleged.

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6 22. As a proximate result of [] fraud and deceit
7 plaintiff has been damaged in the sum of \$66,037.87 plus \$29.65
8 per day from February 12, 1988, which plaintiff has been unable
9 to collect from defendants.

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b7C

10 23. In doing the acts herein alleged [] acted with
11 oppression, fraud and malice, and plaintiff is entitled to
12 punitive damages in the sum of \$1,000,000.00.

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13 WHEREFORE, plaintiff prays:

14 FIRST CAUSE OF ACTION

- 15 1. For the sum of \$66,037.87 plus interest of \$29.65
16 per day from February 12, 1988.

17 SECOND CAUSE OF ACTION

- 18 2. For the sum of \$66,037.87 plus \$29.65 per day from
19 February 12, 1988.
20 3. For punitive damages in the sum of \$1,000,000.00.

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ALL CAUSES OF ACTION

4. For reasonable attorneys' fees.
5. For costs of suit herein incurred.
6. For such other and further relief as the court may deem just.

Dated: February 12, 1988.

b6
b7C

15/

Attorneys for Plaintiff
California Business Bank

0950k

EXHIBIT A

PROMISSORY NOTE — OPTIONAL ADVANCE

NAME AND ADDRESS OF BORROWER 	☒ Individual ☐ Partnership ☐ Corporation ☐ Association b6 b7C KD
---	---

\$ 100,000.00 April 1, 1985

On demand, or if no demand is made, then on April 1, 1986, for and in consideration of such loans and advances ("Advances") as CALIFORNIA BUSINESS BANK, N.A., from time to time shall make to or for the benefit or at the request of the undersigned, the undersigned maker(s) promise(s) to pay CALIFORNIA BUSINESS BANK, N.A., or order, at its Main office, all outstanding Advance(s), plus any interest thereon, then unpaid:

☐ at the rate of N/A % per year.

☒ at the rate of 1.500* percentage points per year in excess of the rate of interest which CALIFORNIA BUSINESS BANK, N.A. announces, from time to time, as its Prime Rate, which rate shall vary concurrently with any change in such Prime Rate.
Plus (1) One Point

Interest shall be computed on the outstanding principal balance on the basis of three hundred sixty (360) days per year and actual days elapsed. Interest shall be payable: ☒ monthly ☐ quarterly ☐ N/A commencing May 1, 1985 and if not so paid shall become part of the principal, at the option of the holder.

The aggregate unpaid balance of all Advance(s) made hereon at any time shall not exceed One Hundred Thousand and No/100 *****Dollars. The undersigned shall be entitled to prepay all or any portion of the Advance(s) and holder shall loan and re-advance up to the maximum permitted hereunder upon request and subject to the terms hereof. The holder hereof is authorized, at its option and without affecting the right of the undersigned, to set forth in writing, from time to time, the date and amount of each Advance(s) and of each and any payment of interest and/or principal and the principal balance then unpaid hereon.

Any Advance(s) shall be conclusively presumed to have been made to and for the benefit and at the request of the undersigned when deposited or credited to the account of the undersigned with CALIFORNIA BUSINESS BANK, N.A. or made in accordance with the oral or written instructions of the undersigned, or any one or more of them, or any one signing below for or on behalf of the undersigned.

Further, the holder is authorized, at its option, to increase by 1% the maximum aggregate Advance(s), in accordance with the aforementioned restrictions, to cover overline Advance(s).

Upon default, the whole sum of principal and interest shall become due immediately at the option of the holder hereof. Default shall include, but not be limited to, the failure of the maker(s) to pay interest, principal, fees and costs, or any installment when due; and filing by any person obligated hereon, whether as maker, co-maker, endorser or guarantor (hereafter individually or collectively referred to as the "Obligor") of a voluntary or involuntary petition under the provisions of the Federal Bankruptcy Code, the issuance of any attachment or execution against any asset of any Obligor; the death of any Obligor; or any default under the terms of any other agreement between Obligor and CALIFORNIA BUSINESS BANK, N.A.

In the event of default, at the option of the holder hereof, interest may be charged on the amount delinquent at the rate of 5 (five) percentage points greater than the interest rate contracted for on the principal herein, effective from the day following any event of default. Such increased rate of interest shall continue until such delinquent amount(s), with interest thereon at the increased rate, shall have been paid or such other event of default has been cured to the satisfaction of the holder hereof.

If this Note is not paid, each Obligor promises to pay all costs and expenses of collection and all attorneys' fees incurred by the holder hereof on account of such collection, whether or not suit is filed thereon, which said costs, expenses and fees shall become part of principal. Each Obligor shall be jointly and severally liable hereon and consents to renewals, replacements, and extensions of time for payment hereof, as the same may occur from time to time, and whether before, at, or after maturity; consents to the acceptance, release, or substitution of security or collateral for this Note; and waives demand and protest and the right to assert any statute of limitations. The indebtedness evidenced hereby shall be payable in lawful money of the UNITED STATES.

Minimum Interest Charge \$100.00

(Borrower Signs Here)

(Borrower Signs Here)

IN WITNESS WHEREOF, the undersigned has caused this Note to be executed by its officers thereunto duly authorized and directed by a Resolution of its Board of Directors.

b6
b7C

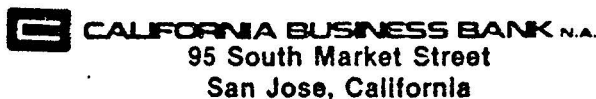
(Corporation)

By _____

By _____

By _____

ITEMIZATION OF AMOUNT FINANCED — DISBURSEMENT OF LOAN PROCEEDS



Borrower: _____

Amount Financed \$ 100,000.00 b6
b7C

CALIFORNIA BUSINESS BANK, N.A. will disburse the proceeds of your loan described above as follows after loan documents have been signed.

1. AMOUNT GIVEN TO YOU DIRECTLY:

To Checking Account # _____	\$ _____
To Other Deposit Account # _____	\$ _____
By Cashier's Check # _____	\$ <u>99,000.00</u>

2. AMOUNTS PAID ON YOUR ACCOUNTS WITH US:

To Loan # _____	\$ _____
To Loan # _____	\$ _____

3. AMOUNTS PAID TO OTHERS ON YOUR BEHALF:

Cashier's Check # _____ To _____	\$ _____
Cashier's Check # _____ To _____	\$ _____

4. CHARGES AND FEES PAID ON YOUR BEHALF FROM PROCEEDS:

Documentation Fee	\$ _____
Loan Fees	\$ <u>1,000.00</u>
Credit Report Fees	\$ _____
Filing, Recording, Registration Fees	\$ _____
Appraisal Fees	\$ _____
Title Insurance, Title Search	\$ _____
Interest To First Period (# _____ days)	\$ _____
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

PREPAID FINANCE CHARGES \$ 1,000.00

TOTAL LOAN PROCEEDS \$ 100,000.00

I AUTHORIZE CALIFORNIA BUSINESS BANK, N.A. TO MAKE THE DISBURSEMENTS OF THE PROCEEDS b6
b7C
LOAN AND I ACKNOWLEDGE RECEIVING A COPY OF THIS ITEMIZATION OF THE AMOUNT FINANCED.

Date April 1, 1985

Borrower _____

Prepared By:

Borrower _____

EXHIBIT B

PROMISSORY NOTE - COMMERCIAL

NAME AND ADDRESS OF BORROWER

- ☒ Individual
☐ Partnership
☐ Corporation
☐ Association

Renewal b6
b7C
 REFERENCE CM

\$100,000.00

April 1, 1986

On demand, or if no demand is made, then on August 1, 1986, for value received, the undersigned

maker(s) promise(s) to pay to CALIFORNIA BUSINESS BANK, NA or order, at its Main Office, the principal sum

One Hundred Thousand and No/100***** Dollars

together with interest from the date on the unpaid principal hereof:

☐ at the rate of N/A % per year.

☒ at the rate of 1.500 percentage points per year in excess of the rate of interest which CALIFORNIA BUSINESS BANK, NA announces, from time to time, as its Prime Rate, which rate shall vary concurrently with any change in such Prime Rate.

Interest shall be computed on the outstanding principal balance on the basis of three hundred sixty (360) days per year and actual days elapsed. Interest shall be payable: ☒ monthly ☐ quarterly ☐ N/A commencing May 1, 1986 and if not so paid shall become part of the principal, at the option of the holder.

☐ The undersigned maker(s) further, jointly and severally, promise(s) to pay N/A consecutive equal installments of \$ N/A each, beginning on the N/A day of N/A thereafter until this Note and all obligations are paid in full. In the event that the equal installments do not fully amortize the Note, the remaining balance will be due at maturity. All installments when paid shall be applied, first to the payment of fees and costs then to delinquent interest, if any, then to the payment of ☐ principal, ☐ interest accrued to date and the balance, if any, to the payment of principal.

Upon default, the whole sum of principal and interest shall become due immediately at the option of the holder hereof. Default shall include, not be limited to, the failure of the maker(s) to pay interest, principal, fees and costs, or any installment when due; the filing by any person obligor hereon, whether as maker, co-maker, endorser or guarantor (hereafter individually or collectively referred to as the "Obligor") of a voluntary or involuntary petition under the provisions of the Federal Bankruptcy Code, the issuance of any attachment or execution against any asset of any Obligor; the death of any Obligor; or any default under the terms of any other agreement between Obligor and CALIFORNIA BUSINESS BANK, NA.

In the event of default, at the option of the holder hereof, interest may be charged on the amount delinquent at the rate of 5 (five) percent points greater than the interest rate contracted for on the principal herein, effective from the day following any event of default. Such increased rate of interest shall continue until such delinquent amount(s), with interest thereon at the increased rate, shall have been paid or such other event of default has been cured to the satisfaction of the holder hereof.

If this Note is not paid when due, each Obligor promises to pay all costs and expenses of collection and all attorneys' fees incurred by the holder hereof on account of such collection, whether or not suit is filed thereon, which said costs, expenses and fees shall become part of principal. Each Obligor shall be jointly and severally liable hereon and consents to renewals, replacements, and extensions of time for payment hereof, as the same may occur from time to time, and whether before, at, or after maturity; consents to the acceptance, release, or substitution of security or collateral for this Note; and waives demand and protest and the right to assert any statute of limitations. The indebtedness evidenced hereby shall be payable in lawful money of the UNITED STATES.

Minimum In Charge \$100.00

(Borrower Signs Here)

(Borrower Signs Here)

IN WITNESS WHEREOF, the undersigned has caused this note to be executed by its officers thereunto duly authorized and directed by a Resolution of its Board of Directors.

By _____
 By _____
 By _____

This note is secured pursuant to the

Unsec.

dated _____, 19____

dated _____, 19__

FOR VALUE RECEIVED, the undersigned, jointly and severally, endorse, guarantee and promise to pay the note on the reverse hereof and all extensions and renewals thereof, and hereby waive (a) presentment, demand, protest, notice of protest, notice of dishonor, and notice of non-payment; (b) the right, if any, to the benefit of, or to direct the application of any security hypothecated to the holder, until all indebtedness of the maker to the holder, howsoever arising, shall have been paid; (c) the right to require the holder to proceed against the maker, or to pursue any other remedy in the holder's power; and to agree that the holder may proceed against the undersigned directly and independently of the maker, and that the cessation of the liability of the maker for any reason other than full payment, or any extension, forbearance, change of rate of interest or acceptance, release or substitution of security, or any impairment or suspension of the holder's remedies or rights against the maker, shall not in anywise affect the liability of the undersigned hereunder.

Signature

Signature

Note#		Port#		\$100,000.00	P+1.500	08-01-86	b6
-------	--	-------	--	--------------	---------	----------	----

=b7C

[illegible]

FILMED _____
DATE 4-16-81
BY [redacted]

b6
b7C

ITEMIZATION OF AMOUNT FINANCED — DISBURSEMENT OF LOAN PROCEEDS



Borrower:

Amount Financed \$100,000.00 b6
b7C

CALIFORNIA BUSINESS BANK, N.A. will disburse the proceeds of your loan described above as follows after loan documents have been signed.

1. AMOUNT GIVEN TO YOU DIRECTLY:

To Checking Account # _____ \$ _____
 To Other Deposit Account # _____ \$ _____
 By Cashier's Check # _____ \$ _____

2. AMOUNTS PAID ON YOUR ACCOUNTS WITH US:

To Loan # Renew \$ 100,000.00 b6
b7C
 To Loan # _____ \$ _____

3. AMOUNTS PAID TO OTHERS ON YOUR BEHALF:

Cashier's Check # _____ To _____ \$ _____
 Cashier's Check # _____ To _____ \$ _____

4. CHARGES AND FEES PAID ON YOUR BEHALF FROM PROCEEDS:

Documentation Fee	\$ _____
Loan Fees	\$ _____
Credit Report Fees	\$ _____
Filing, Recording, Registration Fees	\$ _____
Appraisal Fees	\$ _____
Title Insurance, Title Search	\$ _____
Interest To First Period (# _____ days)	\$ _____
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

PREPAID FINANCE CHARGES \$ -0-

TOTAL LOAN PROCEEDS \$ 100,000.00

I AUTHORIZE CALIFORNIA BUSINESS BANK, N.A. TO MAKE THE ABOVE DISBURSEMENTS OF THE PROCEEDS OF MY LOAN AND I ACKNOWLEDGE RECEIVING A COPY OF THIS ITEMIZATION OF THE AMOUNT FINANCED. b6
b7C

Date April 1, 1986

Prepared By:

Borrower

EXHIBIT C

[Redacted]

- ☒ Individual
- ☐ Partnership
- ☐ Corporation
- ☐ Association

Renew [Redacted]

b6
b7C

\$ 87,000.00

August 1, 1986

On demand, or if no demand is made, then on December 31, 1986, for value received, the undersigned

maker(s) promise(s) to pay to CALIFORNIA BUSINESS BANK, NA or order, at its Main Office, the principal sum of

Eighty Seven Thousand and No/100***** Dollar

together with interest from the date on the unpaid principal hereof:

☐ at the rate of N/A % per year.

☒ at the rate of 1.500 percentage points per year in excess of the rate of interest which CALIFORNIA BUSINESS BANK, NA announces, from time to time, as its Prime Rate, which rate shall vary concurrently with any change in such Prime Rate.

Interest shall be computed on the outstanding principal balance on the basis of three hundred sixty (360) days per year and actual days elapsed. Interest shall be payable: ☒ monthly ☐ quarterly ☐ N/A commencing September 30, 1986 and if not so paid shall become part of the principal, at the option of the holder.

☒ The undersigned maker(s) further, jointly and severally, promise(s) to pay N/A consecutive equal installments of \$ N/A, each, beginning on the N/A day of each month thereafter until this Note and all obligations are paid in full. In the event that the equal installments do not fully amortize the Note, the remaining balance will be due at maturity. All installments when paid shall be applied, first to the payment of fees and costs then to delinquent interest, if any, then to the payment of ☐ principal, ☐ interest accrued to date and the balance, if any, to the payment of principal.

Upon default, the whole sum of principal and interest shall become due immediately at the option of the holder hereof. Default shall include, but not be limited to, the failure of the maker(s) to pay interest, principal, fees and costs, or any installment when due; the filing by any person obligated hereon, whether as maker, co-maker, endorser or guarantor (hereafter individually or collectively referred to as the "Obligor") of a voluntary or involuntary petition under the provisions of the Federal Bankruptcy Code, the issuance of any attachment or execution against any asset of any Obligor; the death of any Obligor; or any default under the terms of any other agreement between Obligor and CALIFORNIA BUSINESS BANK, NA

In the event of default, at the option of the holder hereof, interest may be charged on the amount delinquent at the rate of 5 (five) percentage points greater than the interest rate contracted for on the principal herein, effective from the day following any event of default. Such increased rate of interest shall continue until such delinquent amount(s), with interest thereon at the increased rate, shall have been paid or such other event of default has been cured to the satisfaction of the holder hereof.

If this Note is not paid when due, each Obligor promises to pay all costs and expenses of collection and all attorneys' fees incurred by the holder hereof on account of such collection, whether or not suit is filed thereon, which said costs, expenses and fees shall become part of principal. Each Obligor shall be jointly and severally liable hereon and consents to renewals, replacements, and extensions of time for payment hereof, as the same may occur from time to time, and whether before, at, or after maturity; consents to the acceptance, release, or substitution of security or collateral for this Note; and waives demand and protest and the right to assert any statute of limitations. The indebtedness evidenced hereby shall be payable in lawful money of the UNITED STATES.

Minimum [Redacted] st Charge \$100.00

[Redacted Signature Box]

(Borrower Signs Here)

(Borrower Signs Here)

IN WITNESS WHEREOF, the undersigned has caused this note to be executed by its officers thereunto duly authorized and directed by a Resolution of its Board of Directors.

By _____
By _____
By _____

(Corporation)

b6
b7C

ITEMIZATION OF AMOUNT FINANCED — DISBURSEMENT OF LOAN PROCEEDS



Borrower: _____

Amount Financed \$ 87,000.00 b6
b7C

CALIFORNIA BUSINESS BANK, N.A. will disburse the proceeds of your loan described above as follows after loan documents have been signed.

1. AMOUNT GIVEN TO YOU DIRECTLY:

To Checking Account # _____ \$
 To Other Deposit Account # _____ \$
 By Cashier's Check # _____ \$

2. AMOUNTS PAID ON YOUR ACCOUNTS WITH US:

To Loan # Renew \$ 87,000.00
 To Loan # _____ \$

3. AMOUNTS PAID TO OTHERS ON YOUR BEHALF:

Cashier's Check # _____ To _____ \$
 Cashier's Check # _____ To _____ \$

4. CHARGES AND FEES PAID ON YOUR BEHALF FROM PROCEEDS:

Documentation Fee	\$
Loan Fees	\$
Credit Report Fees	\$
Filing, Recording, Registration Fees	\$
Appraisal Fees	\$
Title Insurance, Title Search	\$
Interest To First Period (# days)	\$
Other	\$
_____	\$
_____	\$
_____	\$

PREPAID FINANCE CHARGES \$ -0-

TOTAL LOAN PROCEEDS \$ 87,000.00

I AUTHORIZE CALIFORNIA BUSINESS BANK, N.A. TO MAKE THE ABOVE DISBURSEMENTS OF THE PROCEEDS OF MY LOAN AND I ACKNOWLEDGE RECEIVING A COPY OF THIS ITEMIZATION OF THE AMOUNT FINANCED.

Date August 1, 1986

Prepared By:

Borrower

EXHIBIT D

\$ 77,000.00

December 31

8

19

On demand, or if no demand is made, then on March 31, 1987, for value received, the undersignedmaker(s) promise(s) to pay to CALIFORNIA BUSINESS BANK, NA or order, at its Main Office, the principal sum of

** *SEVENTY SEVEN THOUSAND AND NO/100** ** ** ** ** ** ** ** * Dollars

together with interest from the date on the unpaid principal hereof:

☐ at the rate of N/A % per year.☒ at the rate of 2.00 percentage points per year in excess of the rate of interest which CALIFORNIA BUSINESS BANK, NA announces, from time to time, as its Prime Rate, which rate shall vary concurrently with any change in such Prime Rate.Interest shall be computed on the outstanding principal balance on the basis of three hundred sixty (360) days per year and actual days elapsed. Interest shall be payable: ☒ monthly ☐ quarterly ☐ N/A commencing January 31, 1987 and if not so paid shall become part of the principal, at the option of the holder.☐ The undersigned maker(s) further, jointly and severally, promise(s) to pay N/A consecutive equal installment of \$ N/A, each, beginning on the N/A day of each N/A thereafter until this Note and all obligations are paid in full. In the event that the equal installments do not fully amortize the Note, the remaining balance will be due at maturity. All installments when paid shall be applied, first to the payment of fees and costs then to delinquent interest, if any, then to the payment of ☐ principal, ☐ interest accrued to date and the balance, if any, to the payment of principal.

Upon default, the whole sum of principal and interest shall become due immediately at the option of the holder hereof. Default shall include, but not be limited to, the failure of the maker(s) to pay interest, principal, fees and costs, or any installment when due; the filing by any person obligate hereon, whether as maker, co-maker, endorser or guarantor (hereafter individually or collectively referred to as the "Obligor") of a voluntary or involuntary petition under the provisions of the Federal Bankruptcy Code, the issuance of any attachment or execution against any asset of any Obligor; the death of any Obligor; or any default under the terms of any other agreement between Obligor and CALIFORNIA BUSINESS BANK, NA.

In the event of default, at the option of the holder hereof, interest may be charged on the amount delinquent at the rate of 5 (five) percentage points greater than the interest rate contracted for on the principal herein, effective from the day following any event of default. Such increased rate of interest shall continue until such delinquent amount(s), with interest thereon at the increased rate, shall have been paid or such other event of default has been cured to the satisfaction of the holder hereof.

If this Note is not paid when due, each Obligor promises to pay all costs and expenses of collection and all attorneys' fees incurred by the holder hereof on account of such collection, whether or not suit is filed thereon, which said costs, expenses and fees shall become part of principal. Each Obligor shall be jointly and severally liable hereon and consents to renewals, replacements, and extensions of time for payment hereof, as the same may occur from time to time, and whether before, at, or after maturity; consents to the acceptance, release, or substitution of security or collateral for this Note; and waives demand and protest and the right to assert any statute of limitations. The indebtedness evidenced hereby shall be payable in lawful money of the UNITED STATES.

Minimum Charge \$100.00

b6

b7C

IN WITNESS WHEREOF, the undersigned has caused this note to be executed by its officers thereunto duly authorized and directed by a Resolution of its Board of Directors.

(Borrower Signs Here)

(Borrower Signs Here)

(Corporation)

By _____

By _____

By _____

Unsecured

dated _____, 19__

dated _____, 19__

FOR VALUE RECEIVED, the undersigned, jointly and severally, endorse, guarantee and promise to pay the note on the reverse hereof and all extensions and renewals thereof, and hereby waive (a) presentment, demand, protest, notice of protest, notice of dishonor, and notice of non-payment; (b) the right, if any, to the benefit of, or to direct the application of, any security hypothecated to the holder, until all indebtedness of the maker to the holder, howsoever arising, shall have been paid; (c) the right to require the holder to proceed against the maker, or to pursue any other remedy in the holder's power; and to agree that the holder may proceed against the undersigned directly and independently of the maker, and that the cessation of the liability of the maker for any reason other than full payment, or any extension, forbearance, change of rate of interest, or acceptance, release or substitution of security, or any impairment or suspension of the holder's remedies or rights against the maker, shall not in anywise affect the liability of the undersigned hereunder.

Signature

Signature

Note #

b6

b7c

[illegible]

FILMED X
DATE 1-30
BY CA

EXHIBIT 8



- ☒ Individual
- ☐ Partnership
- ☐ Corporation
- ☐ Association

Renew b6
b7C
REFER RLC

\$ 75,000.00 June 30, 1988

On demand or if no demand is made then on December 31, 1988 for value received, the undersigned

maker(s) promise(s) to pay to CALIFORNIA BUSINESS BANK, NA or order, at its Main Office, the principal sum

Seventy Five Thousand and No/100***** Dollars

together with interest from the date on the unpaid principal hereof:

- ☐ at the rate of N/A % per year.
- ☒ at the rate of 3.000 percentage points per year in excess of the rate of interest which CALIFORNIA BUSINESS BANK, NA announces, from time to time, as its Prime Rate, which rate shall vary concurrently with any change in such Prime Rate.

Interest shall be computed on the outstanding principal balance on the basis of three hundred sixty (360) days per year and actual days elapsed. Interest shall be payable: ☒ monthly ☐ quarterly ☐ N/A commencing July 30, 1987 and if not so paid shall become part of the principal, at the option of the holder.

☒ The undersigned maker(s) further, jointly and severally, promise(s) to pay Eighteen (18) consecutive equal installments of \$ 10,000 on 7-30-87 then \$4,000, each, beginning on the 30th August 1987 and the 30th day of each month thereafter until this Note and all obligations are paid in full. In the event that the equal installments do not fully amortize the Note, the remaining balance will be due at maturity. All installments when paid shall be applied, first to the payment of fees and costs then to delinquent interest, if any, then to the payment of ☒ principal, ☐ interest accrued to date and the balance, if any, to the payment of principal.

Upon default, the whole sum of principal and interest shall become due immediately at the option of the holder hereof. Default shall include, but not be limited to, the failure of the maker(s) to pay interest, principal, fees and costs, or any installment when due; the filing by any person obligated hereon, whether as maker, co-maker, endorser or guarantor (hereafter individually or collectively referred to as the "Obligor") of a voluntary or involuntary petition under the provisions of the Federal Bankruptcy Code; the issuance of any attachment or execution against any asset of any Obligor; the death of any Obligor; or any default under the terms of any other agreement between Obligor and CALIFORNIA BUSINESS BANK, NA

In the event of default, at the option of the holder hereof, interest may be charged on the amount delinquent at the rate of 5 (five) percentage points greater than the interest rate contracted for on the principal herein, effective from the day following any event of default. Such increased rate of interest shall continue until such delinquent amount(s), with interest thereon at the increased rate, shall have been paid or such other event of default has been cured to the satisfaction of the holder hereof.

If this Note is not paid when due, each Obligor promises to pay all costs and expenses of collection and all attorneys' fees incurred by the holder hereof on account of such collection, whether or not suit is filed thereon, which said costs, expenses and fees shall become part of principal. Each Obligor shall be jointly and severally liable hereon and consents to renewals, replacements, and extensions of time for payment hereof, as the same may occur from time to time and whether before, at, or after maturity; consents to the acceptance, release, or substitution of security or collateral for this Note, and waives demand and protest and the right to assert any defenses or limitations. The indebtedness evidenced hereby shall be payable in lawful money of the UNITED STATES.

Minimum b6
b7C Charge \$100.00

IN WITNESS WHEREOF, the undersigned has caused this note to be executed by its officers thereunto duly authorized and directed by a Resolution of its Board of Directors

(Borrower Signs Here)

(Borrower Signs Here)

(Corporation)

By _____

By _____

By _____

ITEMIZATION OF AMOUNT FINANCED — DISBURSEMENT OF LOAN PROCEEDS



Borrower:

Amount Financed \$75,000.00 b6
b7C

CALIFORNIA BUSINESS BANK, N.A. will disburse the proceeds of your loan described above as follows after loan documents have been signed.

1. AMOUNT GIVEN TO YOU DIRECTLY:

To Checking Account # _____	\$ _____
To Other Deposit Account # _____	\$ _____
By Cashier's Check # _____	\$ _____

2. AMOUNTS PAID ON YOUR ACCOUNTS WITH US:

To Loan # <u>renew</u> 	\$ 75,000.00
To Loan # _____	\$ _____

3. AMOUNTS PAID TO OTHERS ON YOUR BEHALF:

Cashier's Check # _____ To _____	\$ _____
Cashier's Check # _____ To _____	\$ _____

4. CHARGES AND FEES PAID ON YOUR BEHALF FROM PROCEEDS:

Documentation Fee	\$ _____
Loan Fees paid separately	\$ 250.00
Credit Report Fees	\$ _____
Filing, Recording, Registration Fees	\$ _____
Appraisal Fees	\$ _____
Title Insurance, Title Search	\$ _____
Interest To First Period (# _____ days)	\$ _____
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

PREPAID FINANCE CHARGES \$ 250.00

TOTAL LOAN PROCEEDS \$ 75,000.00 b6
b7C

I AUTHORIZE CALIFORNIA BUSINESS BANK, N.A. TO MAKE THE ABOVE DISBURSEMENTS OF THE PROCEEDS OF THE LOAN AND I ACKNOWLEDGE RECEIVING A COPY OF THIS ITEMIZATION OF THE AMOUNT FINANCED.

Date June 30, 1987

Borrower

Prepared By:

Borrower

EXHIBIT E

CALIFORNIA BUSINESS BANK



b6
b7C

December 18, 1987



Re: Loan #  Dated June 30, 1987, \$75,000

Dear 

The above referenced loan was restructured as of June 30, 1987 when you were unable to pay the full principal and interest due at that time. You indicated at that time that you could meet the terms of the restructure, although your intent was to pay the loan in full prior to maturity. As of this date, the terms of the restructured note have not been met.

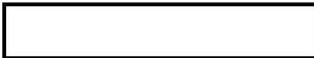
As of December 18, 1987 the payments due on the above referenced note is as follows:

Principal Payments of \$4,000 each	\$12,000.00
due September, October, November 30.	
Interest to December 18, 1987	<u>2,434.31</u>
TOTAL	\$14,434.31

If the payment due of \$14,434.91 is not received by 3:00 P.M., December 31, 1987 at the office of California Business Bank, N.A., you may consider this letter to be our demand for payment in full as follows:

Principal Balance	\$61,000.00
Interest to December 18, 1987	<u>2,434.31</u>
TOTAL	\$63,434.31

Plus \$21.60 per day from December 18, 1987

Please contact either myself or  if there are any questions. ^{b6}_{b7C}

Sincerely,



P 648 836 693

RECEIPT FOR CERTIFIED MAIL

NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL

(See Reverse)

★ U.S.G.P.O. 1983-403-517

PS Form 3800, Feb. 1982

Postage	\$.22
Certified Fee	.75
Special Delivery Fee	
Restricted Delivery Fee	1.25
Return Receipt Showing to whom and Date Delivered	
Return receipt showing to whom, Date, and Address of Delivery	
TOTAL Postage and Fees	\$ 2.22
Postmark or Date	

b6
b7C

EXHIBIT G

EXHIBIT H

EXHIBIT V

Memorandum



To : SAC, SAN FRANCISCO

Date 5/23/88

From : SA [REDACTED]

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b7C

Subject : COOPERATING WITNESS (CW) -
RECORDING OF STATISTICAL ACCOMPLISHMENTS

A CW is any individual who has indicated a desire to testify for the FBI during the early stages of an investigation.

DATE(S) OF CONTACT OR ACTIVITY [REDACTED]

b7D

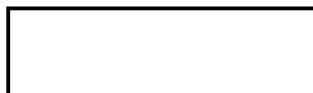
STATISTICAL ACCOMPLISHMENTS

Description of
Statistical Accomplishment(s)

Title of Case

File and Serial
Number upon which
Statistical
Accomplishment is
being claimed

See Attached



ETAL 29A-9888-1 b6
b7C

NAME OF COOPERATING WITNESS: [REDACTED]

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b7C
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1 - SF Substantive File: 29A-9888
1 - [REDACTED] Sub P)

(2)

29A-9888-4

SEARCHED	INDEXED
SERIALIZED	FILED
JUN 9 1988	
SAN FRANCISCO	

[REDACTED]

b7E

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b7C

STATISTICAL ACCOMPLISHMENTS FOR COOPERATING WITNESSES

1. Number of Subjects Arrested: _____
2. Number of Subjects Identified: _____
3. Number of Investigative Matters Initiated: _____ / b7D
4. Number of Items of CW Information Disseminated: _____
5. Number of Violent Acts Prevented: _____
6. Number of Times CW Information Used in Search Warrant Affidavits: _____
7. Number of Times CW Information Used in Title III Affidavits: _____
8. Number of Times CW Information Used in Obtaining Complaint/Information/ Indictment or Arrest Warrant: _____
9. Merchandise Recovered (value): _____
10. Potential Economic Loss Prevented: _____
11. Number of Convictions Obtained as a Result of Information Furnished by CWs or as a Result of Other Significant Operational Assistance Furnished: _____
12. Number of Times Undercover Agent or Other Law Enforcement Officer Introduced into an Investigative Matter by CWs: _____
13. Number of Times CW (consenting party) utilized authorized Body Recorder: _____
14. Number of Times CW (consenting party) Utilized Authorized Telephone Recorder: _____
15. Number of Times CW has testified in Grand Jury or Open Court: _____
16. Number of Times CW has provided Assistance by Acting in an Overt or From a Proactive Position to Significantly Assist in an Investigation: _____
17. Number of Times CW has provided information Used in Obtaining Pen Register Order: _____

FEDERAL BUREAU OF INVESTIGATION

6/21/88

Date of transcription

1

[redacted] California Business Bank (CBB) was located at his employment, 95 South Market Street, San Jose, California, where, after being advised of the identity of the interviewing agent, he provided the following information concerning [redacted] dealings with CBB. [redacted] had known [redacted] when [redacted] worked at the [redacted] [redacted] was a customer of that institution. When [redacted] changed his employment to CBB, [redacted] shortly thereafter approached him as a new customer of CBB and asked for a \$100,000 line of credit.

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In reviewing the files made available to him by [redacted] an employee of CBB, it was determined that [redacted] had initially applied for a \$100,000 line of credit about April, 1985. The paper work in connection with the application indicate that [redacted] intended to use the money in connection with real estate transactions.

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b7C

[redacted] recalled that the \$100,000 was drawn out of the line of credit almost immediately and, he believes, that the funds were deposited into one of several accounts which [redacted] opened at the bank. Although [redacted] kept the interest owed current, he never made any payments on the principal of the line of credit and when it matured in August, 1986, [redacted] wished to renew it. At that time [redacted] provided the bank with an updated financial statement and new tax returns to justify the renewal.

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b7C

[redacted] recalled that at the time the original line of credit was granted, [redacted] had indicated he would be repaying, from other funds, a loan outstanding at the Imperial Bank, where [redacted] At the time the renewal was applied for, [redacted] learned that no repayment had been made to Imperial Bank.

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Investigation on 6/10/88 at San Jose, California File # SF 29A-9888 -5

by SA [redacted] /av Date dictated 6/10/88

b6
b7C

SF 29A-9888
JBD/av

Continuation of FD-302 of _____, On 6/10/88, Page 2 b6
b7C

_____ recalls that in the material provided in the renewal process were tax returns prepared by a Certified Public Accountant (CPA) in the Gilroy, California, area, and verification of deposits of several financial institutions. The verifications were completed when they were presented by _____ recalls contacting one place where funds were supposedly on deposit in the amount of \$400,000. He learned that although _____ name appeared in the account title, _____ was not authorized to withdraw these funds, and in fact the monies belonged to another party.

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b7C

He further learned that _____ had apparently altered information contained on the tax returns when he attempted to verify the returns through the CPA in Gilroy.

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b7C

The bank demanded a repayment of a portion of the outstanding amount of principal, and _____ did pay \$13,000 in August, 1986. The line of credit was renewed with the understanding that _____ would pay not only the interest, but begin making reductions in the principal. Payments were received about December, 1986, and March, 1987. Eventually the outstanding amount on the line of credit was reduced to \$61,000. _____ did continue to pay interest on the outstanding amount until July, 1987, at which time he stopped making all payments. In December, 1987, the bank charged off the \$61,000 and initiated civil legal proceedings to recoupe their money from _____.

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b7C

_____ indicated that he has had numerous personal and telephonic conversations with _____ during the period of time that _____ has had a relationship with the bank. _____ has learned that _____ has invested in a condominium complex near Colorado Springs, Colorado, and is also involved in other real estate transactions.

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_____ introduced SYLVIA BROWN, a noted psychic, to the bank as a customer. BROWN does appearances on various radio and television programs touting her psychic abilities. After _____ introduction, BROWN applied for and received a \$100,000 loan. _____ recalled that this was a one year loan which was dispersed by means of a cashier's check.

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SF 29A-9888
JBD/av

Continuation of FD-302 of [REDACTED]

6/10/88

3

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When the loan matured, BROWN applied for a renewal but was denied. [REDACTED] recalled that a review of the documents she had submitted in her loan application, including tax information, appeared suspiciously like information received in the financials of [REDACTED]. Consequently the loan was not renewed and she did pay it off at the appropriate time. [REDACTED] is not sure how this loan was paid off, but believes that it was with funds from another bank. He believes that BROWN had a loan in the amount of \$150,000 with Commerce Savings Bank. [REDACTED] believes that loan has been charged off by Commerce Savings Bank. He also believes that [REDACTED] has a similar loan with that bank, and that the bank has suffered a loss on that loan as well.

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[REDACTED] indicated that [REDACTED] and his business entities have four current accounts at the CBB and identified that as follows:

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[REDACTED] further stated that the number assigned to the [REDACTED]

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b7C
b7E

[REDACTED] acknowledged that he and [REDACTED] had submitted [REDACTED]

Memorandum



To : SAC, SAN FRANCISCO (29A-9888) (P)

Date 6/22/88

From : [REDACTED] (SJRA)

b6
b7C

Subject : [REDACTED]
ET AL;
BF&E
OO: SAN FRANCISCO

Writer has determined that subject and [REDACTED]

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[REDACTED] had apparently failed to appear for his initial appearance before that court and a date of June 14, 1988 was set for the issuance of an order to show cause why the [REDACTED] should not be dismissed.

This case is assigned number [REDACTED]
[REDACTED]

Q
900

JBD/slw
(2)

SEARCHED	INDEXED
SERIALIZED	FILED
JUN 24 1988	
SAN FRANCISCO	

[REDACTED]

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29A-9888-6

CALIFORNIA
FIRST BANK

BANK SECURITY, HUNTINGTON BEACH, 17122 BEACH BLVD.
P. O. BOX 1100, HUNTINGTON BEACH, CALIFORNIA 92647 - 1100
(714) 842 - 7376

June 27, 1988

FBI
San Jose Regional Office
P.O. Box 612825
San Jose, CA 95161-2857

Attn: Special Agent [REDACTED]

b6
b7C

Dear Sir:

As you requested, please find enclosed documentation relating to the Merit Line Loan for \$25,000.00 made to [REDACTED]

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9/10

The loan was made on June 20, 1985, by [REDACTED] Commercial Loan Officer, at our Westgate Office, located at 1494 Saratoga Avenue, San Jose.

The loan was sent to our Loan Recovery Unit as a result of [REDACTED] failure to pay.

Any assistance your good office could provide in recovery of the bank's loss of \$24,785.00 would be appreciated.

b6
b7C

Very truly yours,

[REDACTED]
Security Officer

DEW/dms

Enclosures

cc: [REDACTED] Commercial Loan Officer
Loan Recovery Officer

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b7C

~~YBD~~

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 01 1988	
[REDACTED]	

29A-9888-7



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No. SF 29A-9888

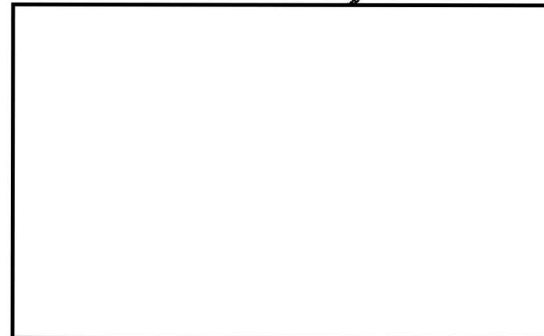
Post Office Box 36015
450 Golden Gate Avenue
San Francisco, California 94102

June 30, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attn:
Assistant U. S. Attorney

Re:



BANK FRAUD AND EMBEZZLEMENT
MATTER

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b7C

Dear Mr. Russoniello:

This will confirm a conservation between Assistant United States Attorney (AUSA) and Special Agent of the San Jose Resident Agency, Federal Bureau of Investigation on June 21, 1988, concerning captioned individual. Briefly summarized, the facts in this matter, is known to date are set forth below:

8/4

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Simultaneously, the FBI has received complaints from the TICOR Title Insurance Company and the California Business Bank (CBB) concerning alleged fraudulent activities by captioned individual. The complaints and the results of preliminary investigation conducted to date indicate the following:

1 - Addressee
1 - San Francisco
JBD/mk
(2)

SEARCHED
SERIALIZED
INDEXED
FILED



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29A-9888-8

[] is a borrower from numerous financial institutions in the Santa Clara - San Francisco Bay Area, including CBB, Eureka Federal Savings and Loan, American Savings and Loan, Crocker National Bank (now Wells Fargo Bank), Bank of Northern California, Bank of Santa Clara, Bank of the West, and Pacific Western Bank. [] has secured either personal lines of credit (unsecured loans) or real estate loans (secured loans) which are used in connection with the acquisition of real property. Utilizing documentation from his escrow company, [] apparently has provided banks and Title Insurance Company with information suggesting that the lending institution would be in a much better position with respect to equity on properties [] wished to obtain loans for than in fact the lender really was. Additionally, financial information, including tax returns which are provided to the lenders, by the borrower, [] appeared to contain fraudulent information as do the actual loan applications themselves.

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TICOR Title Insurance Company and reportedly, American Title Insurance Company, have issued title policies on various parcels of real property, obtained by [] utilizing loans from Federally insured institutions and uninsured sources. When the true nature of the title of the property has become known, either through foreclosure, failure to make timely payments on the notes or through a [] the lenders have discovered they have suffered a loss and in many cases have turned to the title company, issuing a title report on the property to pay off that loss.

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TICOR has indicated to the FBI that their exposure through the policies issued in connection with [] activities stands at approximately \$850,000 as of June, 1988. American Title Company has apparently sustained losses of approximately 1.5 million dollars although this figure is unconfirmed at this date.

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The FBI is attempting to establish through the various above named financial institutions the extent of their losses and solicit them to cooperate in this investigation by identifying loans, bank accounts or other pertinent sources of information which might establish a more clear picture of [] activities and aggregate loss sustained by the financial community due to his activities. At this time it is unknown what [] has done with the funds obtained through the various loans obtained.

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In order to more clearly understand [redacted] activities and to establish violations of Federal law, it is requested that Federal Grand Jury Subpoenas be obtained as set forth below:

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b7C

[redacted]
[redacted] It will
read for any and all records pertaining to [redacted]
[redacted]

b3
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b7C

Any and all records pertaining to [redacted]
[redacted]

An additional subpoena is requested to be directed as follows:

[redacted]
[redacted]
for the following records: [redacted]
[redacted]

b3
b6
b7C

It is requested that the following listed individuals be granted access to the subpoena materials to aid and assist the attorney for the government in the performance of his/her duties:

Special Agent in Charge Richard W. Held
Supervisory Special Agent [redacted]
Special Agent [redacted]
Special Agent [redacted]

b6
b7C

Sincerely yours,

RICHARD W. HELD
Special Agent in Charge

WGS/910

By: [redacted]
Supervisory Special Agent

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b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No. *29A-9888*

450 Golden Gate Avenue
Box 36015
San Francisco, California 94102

July 1, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney [redacted]

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b7C

RE: [redacted]

Dear Sir:

Reference is made to my letter dated *June 30, 1988* concerning the captioned individuals and/or businesses. In connection with this investigation, it is requested that a Federal Grand Jury subpoena(s) be issued, directed to:

1. *Custodian of Records*

[redacted]

9/10 b3

For the following documents, and/or records:

Any and all records pertaining to

[redacted]

b3
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b7C

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SERIALIZED
INDEXED
FILED

[redacted]

CP
9/10

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29A-9888-9

②

[Redacted]

Specialist In Charge

[Redacted]

b3
b6
b7C

For the following documents and records:

[Redacted]

b3
b6
b7C

③

Custodian of Records

[Redacted]

b3

b3
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b7C

For the following documents and records:

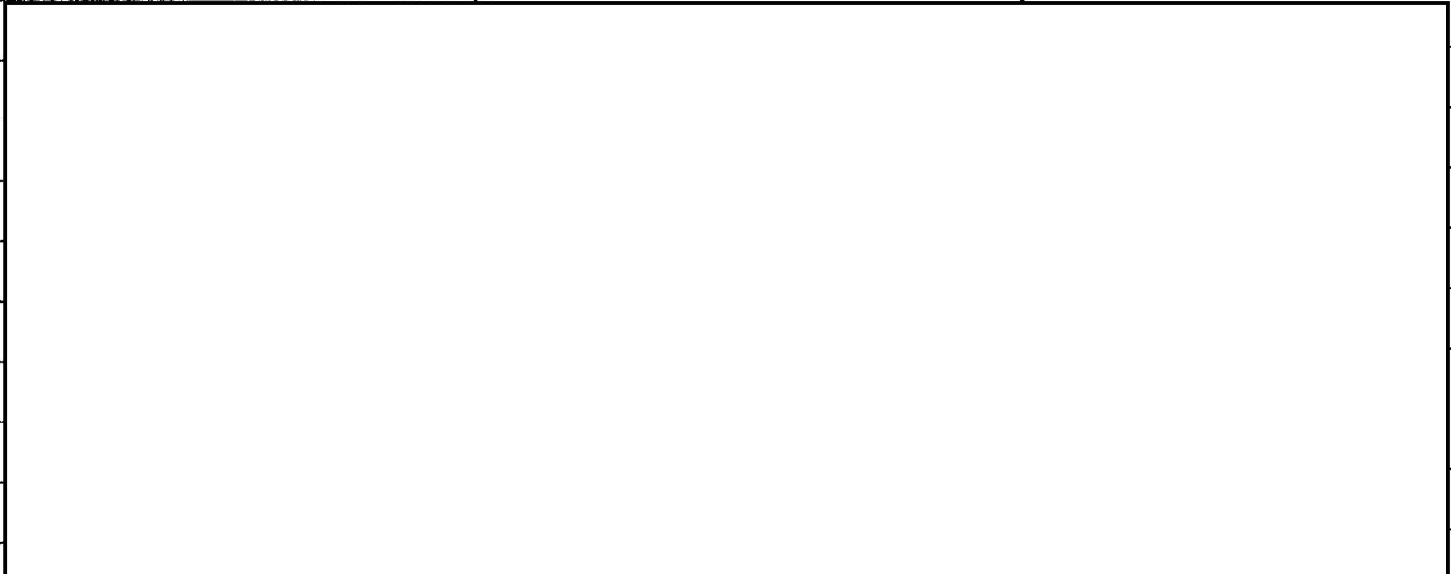
[Redacted]

4.



b3
b6
b7C

The following documents and/or records:



SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge

[redacted] Supervisory Special Agent

Special Agent

Special Agent

Special Agent

Special Agent

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

WES/gmd

By: [redacted]
Supervisory Special Agent

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b7C

b6
b7C

SEARCHED
SERIALIZED
INDEXED
FILED

29A-9888-10



b6
b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No.

San Francisco, California

June 28, 1988



BANK FRAUD AND EMBEZZLEMENT MATTER

The Federal Bureau of Investigation (FBI) at San Jose, California, has received complaints from Federally insured lending institutions and Ticor Title Insurance Company that captioned individual and his businesses have engaged in fraudulent activities involving the submission of financial statements and loan applications to Federally insured institutions for the purpose of obtaining real estate and unsecured loans from those institutions. Allegedly, the loan applications and financial statements submitted by [redacted] contain fraudulent information, which the financial institutions rely upon in the granting of loans.

Ticor Title Insurance Company, has relied upon information provided by [redacted] business entities concerning the title to pieces of real property and has issued title insurance in connection with [redacted] acquisition of real property. These acquisitions were financed by both federally insured and uninsured lenders. When the determination was made that the information was fraudulent, Ticor has had to pay-off on the title policies. Ticor estimates their potential losses at approximately \$850,000 as of June 1988.

American Title Insurance Company has apparently also issued title policies on various acquisitions of [redacted] and reportedly has a potential loss of \$1.5 million.

As of June 1988, approximately ten Federally insured financial institutions have indicated that they are either in the process of civilly suing [redacted] for default on loans, [redacted]

[redacted]
Aggregate losses by the Financial Institutions is not yet determined.

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

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b7E



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BANK FRAUD AND EMBEZZLEMENT MATTER

Investigation by the FBI at San Jose, California,
continues and will determine the activities of [redacted] which may
have resulted in losses to Federally Insured Institutions and which
may have constituted violations of other federal criminal laws.

b6
b7C

FBI

TRANSMIT VIA:

☐ Teletype
☐ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☐ SECRET
☐ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS

Date 6/28/88

1 TO: DIRECTOR, FBI
 2 FROM: SAC, SAN FRANCISCO (29A-9888) (P) (SJRA)
 3 SUBJECT: [REDACTED]

4 [REDACTED]
 5 [REDACTED]
 6 [REDACTED]
 7 BANK FRAUD AND EMBEZZLEMENT
 8 OO: San Francisco

9 Enclosed for the Bureau is the original and four
 10 copies of a letterhead memorandum concerning captioned
 11 individual.

12 For the information of the Bureau, the San Jose
 13 Resident Agency simultaneously [REDACTED]
 14 [REDACTED]

15 [REDACTED] Details at this point
 16 are not fully clear, and are briefly described in the enclosed
 17 LHM. As additional information and victims are developed, the
 18 Bureau will be kept advised.

19 Investigation at San Jose, California, continues.
 20

21 2 - Bureau (Enc. 5)
 (2) - San Francisco
 JBD/kc [initials]
 (4)

Approved: [Signature]

Transmitted

(Number)

(Time)

Per

SEARCHED

SERIALIZED

INDEXED

FILED

U.S. GPO: 1987 - 181-486

29A-9888-11

Memorandum



To : SAC, SAN FRANCISCO (29A-9888) (P)

Date 7/11/88

From : SA [redacted] (SJRA)

Subject : [redacted] aka
ET AL;
BF&E
OO: SAN FRANCISCO

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b7C

On 6/24/88, Writer spoke with [redacted] who has personally had business dealings with captioned individual. [redacted] indicated that in 1985, he and his wife were first time home purchasers and were talked into purchasing a home at [redacted]. They had originally been placed in contact with [redacted] when they responded to an aid in the San Jose Mercury News claiming that [redacted] could place persons with small amounts of cash into housing.

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Briefly, [redacted] established a loan for the [redacted] family and [redacted] was to make payments to [redacted] who in turn would make the dept service on the loan. [redacted] found out that [redacted] was not in fact paying the dept service and the note on his home was foreclosed upon. He has retained the services of an attorney and presently is suing [redacted] Superior Court. He and his wife have sold the home which was foreclosed upon and moved to their current address.

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[redacted] indicated that during his dealings with [redacted] obtained an appraisal on the property at [redacted] which, according to [redacted] the appraiser would make come out to what ever [redacted] wanted the appraisal to show. [redacted] indicated that he would find those records and make them available to the FBI.

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JBD/slw
(2)

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 15 1988	
[redacted]	

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29A 9888-12

SF 29A-9888
GA/amb

b6
b7C
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On July 5, 1988, ¹ [redacted] provided ^{for SA} the following information:

[redacted]

[redacted] No other information
is known at this time.

CA

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 15 1988	
CISCO	
CA	

29A-9888-13

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FEDERAL BUREAU OF INVESTIGATION

Date of transcription 7/11/88

1

[redacted] was located in his office, [redacted] where he was advised of the identity of the interviewing agent and that the interview concerned his being the knowledge of tax returns prepared on behalf of [redacted] provided the following information:

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He has known [redacted] as a client for [redacted] Public Accountcy Firm for about seven or eight years. [redacted] was originally referred to [redacted] firm by a mutual acquaintance in the San Jose area. [redacted] pointed out that his firm provides accounting service and tax preparation service for many people in the real estate business such as agents and brokers. Consequently it did not seem strange to him that someone from the San Jose area would retain an accountant in Gilroy.

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[redacted] indicated that his firm will annually send out questionnaires to their clients to be filled in by the client in assisting in the preparation of the client's tax returns. Some clients complete the questionnaire while others choose not to complete it, providing the necessary information for their tax returns by either providing source documents or verbally providing the CPA firm with necessary information. [redacted] believes that [redacted] normally would call in information necessary for the preparation of his personal returns.

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Once the raw material and information is provided by the client employees of the CPA firm put that information onto forms which are reviewed by several people within the firm and then forwarded to a tax computer service for the preparation of the client's return. After the return is received back from the computer service, it is again reviewed by persons within the CPA firm and, if correct is then signed by a responsible partner or member of the firm prior to being forwarded to the client. [redacted] pointed out that in the course of these various reviews, the employees of the CPA firm will review the data provided by the client to check the theory of the tax code and the mass involved to ensure that the information is logical and is mathematically correct.

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Investigation on 6/29/88 at GILROY, CALIFORNIA File # 29A-9888 -14

by SA [redacted] /mk Date dictated 6/29/88

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SF 29A-9888
JBD/mk

Continuation of FD-302 of [REDACTED]

, On 6/29/88 , Page 2

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The CPA firm sends out a cover letter with the completed returns to the client. The cover letter will advise the client as to the nature of the return that is whether a refund is due to the client or additional taxes are owed. [REDACTED] also provides appropriate envelopes for the client to mail the returns to the Internal Revenue Service or Franchise Tax Board, as appropriate. [REDACTED] expects that his clients will be responsible and file their returns and conducts no follow-up to ensure that the client in fact files the return which his firm has prepared. He retains copies of the returns provided to the clients to use as a starting point in the preparation of their returns for the following year.

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[REDACTED] was displayed a photocopy of the 1983 tax return for [REDACTED] which, on page 2 indicates that the return was prepared by [REDACTED] Certified Public Accountants, Gilroy and is dated February 24, 1984. Upon reviewing this document, [REDACTED] indicated that it is not a document prepared by his firm, that the name shown on the form as the preparer is not the name of his firm and that he does not utilize a typewriter to complete forms, as was noted above, his firm utilizes a computer tax service for the preparation of returns.

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[REDACTED] indicated that he would not be able to discuss the particular information contained on this return as compared with any returns he might have prepared for [REDACTED] but, upon receipt of a subpoena from the Federal Grand Jury would make those records available and would be willing to testify to the Grand Jury concerning this matter.

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[REDACTED] stated that he is personally unfamiliar with anyone by the name of [REDACTED]

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[REDACTED] does not recall whether his firm has ever prepared a financial statement for [REDACTED] but, if it has then he would make that available upon receipt of a Federal Grand Jury Subpoena.

SF 29A-9888
EKG/amb

1

The following investigation was conducted by Special Agent [REDACTED]

AT SAN FRANCISCO, CALIFORNIA

On June 22, 1988, Confidential Source [REDACTED] advised that [REDACTED]

Subsequently the matter was turned over to [REDACTED] telephone number [REDACTED] at the State of California Attorney General's Office. The title insurance company that was involved in this matter was Ticor in San Jose. Their headquarters is located in Los Angeles. Apparently [REDACTED]

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SEARCHED	INDEXED
SERIALIZED	FILED
JUL 18 1988	
[REDACTED]	

EKG

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29A-9888-15

Memorandum



To : SAC, SAN FRANCISCO (29A-9888) (P) Date 7/13/88

From : SA [redacted] (SJRA)

Subject :

ET AL
BF&E
OO:SF

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On June 27, 1988 writer spoke with [redacted]
[redacted] (protect identity) concerning activity within
that bank by [redacted]

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He provided the following information:

[redacted] line of credit
at the [redacted] on February 21, 1986. This
line of credit was unsecured and was immediately drawn down by
[redacted] pertains to this loan. [redacted]
[redacted] who handled the application for [redacted]
Attached to the application where a 1984 tax return for [redacted]
and a financial statement.

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No payments, either principal or interest, were
received and the note was called when it matured on 4/1/87.

On July 17, 1987 the note was paid off my means of a
cashier's check drawn on the Security Pacific National Bank in the
amount of [redacted]

[redacted] advised that [redacted]
at the Bank of Northern California (now failed) and had made
[redacted] a loan from that bank. After BNC failed, [redacted] went to
work for the [redacted] for a period of time, but
did not have anything to do with [redacted] coming to that institution
as a customer.

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[redacted] further recalled that SYLVIA BROWN, a noted
Psychic, had been introduced to the bank by [redacted] applying for a
line of credit. but because of some irregularities with her
application, was denied a loan.

JBD/lmw
(2)

29A-9888-16

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 18 1988	
FBI - SAN FRANCISCO	

[redacted]

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SF 29A-9888
JBD/lmw

[] will retain the file concerning [] loan
and would make it available to the FBI upon receipt of a Federal
grand jury subpoena.

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Q

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MM 11681



STATE SCHOOL BUILDING AID BOND

UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964

— INSTRUMENT SERIES MM —

The State of California, for and in reward, promised to pay to the bearer hereof the principal sum of
— FIVE THOUSAND DOLLARS (\$5000) —

[illegible]

In Wilkes Island, the Governor of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the United States to be affixed to this bond and has endorsed it by affixing thereto his signature with his signature stamp and has caused the Great Seal of the State of California to be hereon imprinted at which the United States Government, State of California, this 14 day of May, 1968.

Lucy Barker Quint
TREASURER OF THE STATE OF CALIFORNIA

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

Arthur J. Fournier
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF
 IN SENATE,
 January 11, 1901.
 REPORT
 OF THE
 COMMISSIONERS OF THE
 LAND OFFICE.
 ALBANY:
 J. B. LIPPINCOTT & CO.,
 PRINTERS.
 1901.



STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978
SERIES AE

NUMBER
AE 10133

NUMBER
AE 10133

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and tender of the proper interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, amounts, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in heavy or light call, on any interest payment date on or after August 1, 2000, upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, covenants and obligations required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

James M. Unruh

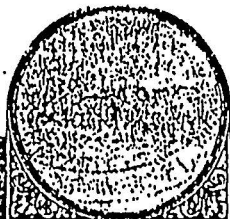
Treasurer of the State of California

Edmund G. Brown, Jr.

Governor of the State of California

Kenneth C. Coyle

Controller of the State of California





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10134

NUMBER
AE 10134

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and tender of the principal interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000, are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001, are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in reverse order of maturity, on any interest payment date on or after August 1, 2001, upon payment of the principal amount hereof and interest accrued thereon to the date of redemption. The amount of bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

James M. Unruh

TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10135

NUMBER
AE 10135

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation of the principal interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California, in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of Bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) of like tenor and effect (except for such variations, if any, as may be required to designate varying interest rates, maturities, and rates of redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election conducted with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2001 are subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in years of maturity, on any interest payment date on or after August 1, 2001, upon payment of the principal amount, thereon and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption on any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

James M. Umeh

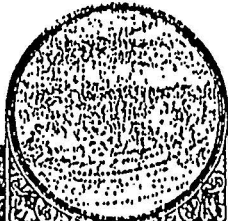
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10136

NUMBER
AE 10136

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and tender of the proper interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond shall be payable in lawful money of the United States of America at the office of the Treasurer of the State of California, in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election conducted with the general election held in said State on November 7, 1978 and in conformity with the resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2000 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in any order or order of maturities, on any interest payment date on or after August 1, 2000 upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

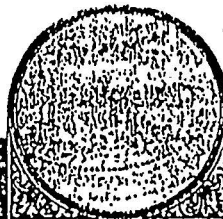
It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond to exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown Jr.
GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle
CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10137

NUMBER
AE 10137

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

six and nine tenths per cent (6.9%)

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation of the interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond shall be paid in lawful money of the United States of America at the office of the Treasurer of the State of California, at Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000), all of like tenor and subject to the same conditions, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates, or redemption features, and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Bond Committee (S.B. 1043).

Bonds of Series AE maturing on or before August 1, 2001 are subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, at any time or from time to time, at any interest payment date on or after August 1, 2000. Upon payment of the principal amount and interest accrued thereon to the date of redemption. The amount of bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

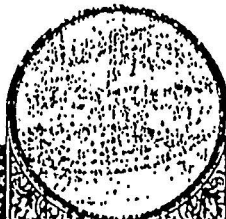
It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

James M. Umeh
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.
GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle
CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10138

NUMBER
AE 10138

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

six and nine tenths per cent (6.9%)

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and tender of the interest coupons hereto attached, as they severally mature. Both the principal of and the interest on this bond shall be payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State of California.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect, except for such variations, if any, as may be required to designate varying series and dates of maturity, in great or small denominations or redemption features, and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2000 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in inverse order of maturity, on any interest payment date on or after August 1, 2000, upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE which may be redeemed on any one date must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua

TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Cory

CONTROLLER OF THE STATE OF CALIFORNIA





NUMBER
C 6649



NUMBER
C 6649

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov, 1994. Unless any right of prior redemption in this bond expressly reserved with interest thereon from the date hereof at the rate of THREE AND FIFTY CENTS (3.5%) per annum payable semi-annually on the 1st day of May and the 1st day of Nov, for each year until this bond shall be fully paid. Interest shall cease to accrue upon the bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest coupons hereon attached as the severally mature. Both the principal of and interest upon this bond are payable to the bearer hereof at the United States of America at the office of the Treasurer of the State of California at the Capitol Building, State of California, or to any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT, EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONVENED WITH THE STATE ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1994, SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2,701 TO C30,000, BOTH INCLUSIVE MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1994, SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER, FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE, FROM ANY SOURCE OF AVAILABLE FUNDS, ON NOVEMBER 1, 1995 (OR ON PRIOR THEREOF), AND ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES AT THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THEREON TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE TENTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH FIVE MONTHS FROM THE DATE FIXED FOR REDEMPTION TO THE NEXT MATURITY DATE OF THE BONDS SO CALLED FOR REDEMPTION ON OR TO NOVEMBER 1, 2002, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEEMED AFTER NOVEMBER 1, 2002.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

In Witness Whereof, the Governor of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond, and has caused this bond to be signed by affixing thereto his signature with the signature stamp and has caused the Great Seal of the State of California to be hereon impressed all at the City of Sacramento, State of California, this 1st day of November, 1994.

Bert A. Gertz
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CALIFORNIA
COUNTY OF _____
I, _____, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears from the records of the State of California.
GIVEN UNDER MY HAND AND SEAL OF OFFICE, this _____ day of _____, 1994.

CLERK OF THE STATE OF CALIFORNIA



NUMBER
C 6650



NUMBER
C 6650

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay to the bearer hereof the principal amount of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1994. (Unless, on any right of prior redemption in this bond, expressly reserved with interest thereon from the date hereof, at the rate of THREE AND FIFTY CENTS (3.50%) PER ANNUM, payable semi-annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond is registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument of assignment as the instrument matures. Both the principal of and interest on this bond are payable to the order of the registered owner of this bond at the office of the Treasurer of the State of California at the Capital Building, State Capitol, Sacramento, California, or to any duly authorized agent of the State Treasurer.)

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA, UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1982, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH AS IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the Controller to be affixed to this bond, and has caused this bond to be affixed thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1984.

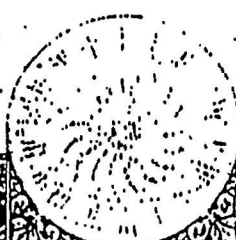
BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984, SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2,701 TO C30,000, BOTH INCLUSIVE MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984, SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE FROM ANY SOURCE OF AVAILABLE FUNDS, ON NOVEMBER 1, 1985 (BUT NOT PRIOR THEREOF) AND ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES, THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST HEREON TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH FULL TWELVE MONTHS FROM THE DATE FIXED FOR REDEMPTION TO THE FIXED MATURITY DATE OF THE BONDS, SO CALLED FOR REDEMPTION, OR TO NOVEMBER 1, 2003, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEMPTED AFTER NOVEMBER 1, 2003.

IT IS HEREBY CERTIFIED, RECITED, AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

Bert A. Getts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA



STATE OF CALIFORNIA
WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C
FIVE THOUSAND DOLLARS (\$5,000)
ON THE 1ST DAY OF MAY, 1994.
UNLESS, ON ANY RIGHT OF PRIOR REDEMPTION IN THIS BOND, EXPRESSLY RESERVED WITH INTEREST THEREON FROM THE DATE HEREOF, AT THE RATE OF THREE AND FIFTY CENTS (3.50%) PER ANNUM, PAYABLE SEMI-ANNUALLY ON THE 1ST DAY OF MAY AND THE 1ST DAY OF NOVEMBER IN EACH YEAR UNTIL THIS BOND SHALL BE FULLY PAID. INTEREST SHALL CEASE TO ACCRUE UPON THIS BOND FROM AND AFTER THE DATE OF MATURITY HEREOF UNLESS THIS BOND IS DULY PRESENTED FOR PAYMENT AND REMAINS UNPAID AFTER SUCH PRESENTATION. UNLESS THIS BOND IS REGISTERED, SUCH INTEREST PRIOR TO MATURITY SHALL BE PAYABLE ONLY UPON PRESENTATION AND SURRENDER OF THE PROPER INSTRUMENT OF ASSIGNMENT AS THE INSTRUMENT MATURES. BOTH THE PRINCIPAL OF AND INTEREST ON THIS BOND ARE PAYABLE TO THE ORDER OF THE REGISTERED OWNER OF THIS BOND AT THE OFFICE OF THE TREASURER OF THE STATE OF CALIFORNIA AT THE CAPITAL BUILDING, STATE CAPITOL, SACRAMENTO, CALIFORNIA, OR TO ANY DULY AUTHORIZED AGENT OF THE STATE TREASURER.



NUMBER
C 6651



NUMBER
C 6651

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California for value received promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1984 (subject to any right of prepayment in this bond or any interest) with interest thereon from the date hereof to the date of payment. — *These and fifty hundredths (2.50%) per annum payable annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only when presentation and surrender of the proper interest coupon hereon attached as hereinafter mature. Both the principal and interest on this bond have been deposited in the United States of America in the office of the Treasurer of the State of California at the Capitol Building, State and the City of Sacramento and in the office of any duly authorized agent of the State Treasurer.*

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT, EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 6 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 7, 1982, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCES COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the Controller to be affixed to this bond and has endorsed this bond by affixing thereto his signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed at the City of Sacramento, State of California this 1st day of November, 1984.

Bert A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Ruess
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA



STATE OF CALIFORNIA
WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C
NUMBER C 6651
FIVE THOUSAND DOLLARS (\$5,000)
on the 1st day of May, 1984 (subject to any right of prepayment in this bond or any interest) with interest thereon from the date hereof to the date of payment. — These and fifty hundredths (2.50%) per annum payable annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only when presentation and surrender of the proper interest coupon hereon attached as hereinafter mature. Both the principal and interest on this bond have been deposited in the United States of America in the office of the Treasurer of the State of California at the Capitol Building, State and the City of Sacramento and in the office of any duly authorized agent of the State Treasurer.



NUMBER
C 6652

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C

The State of California for and to the credit of _____ *promissory note payable to the order of* _____ *for the principal sum of*
FIVE THOUSAND DOLLARS (\$5,000) _____

on the 11 day of Nov. 1894. Under no right of preemption in this bond expressly reserved with interest thereon from the date hereof till date of — THREE AND FIFTY HUNDREDS (\$350) — per cent per annum, payable quarterly on the 11 day of May and the 11 day of November in each year until this bond shall be fully paid. Interest shall cease in case of non-payment of the bond from and after the date of maturity thereof unless this bond is duly presented for payment and remain unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the registered receipt hereon attached as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States at the office of the Treasurer of the State of California at the Capital of said State and the Deputy Comptroller and the officer of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT, EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER-RESOURCES DEVELOPMENT BOND ACT (CHAPTER 6, PART 4, DIVISION 6 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 7, 1984, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF, THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH A TAX, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Auditor General to be affixed to this bond, and has countersigned this bond by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1964.

BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE (MATURING BY THEIR TERM PRIOR TO NOVEMBER 1, 1984), SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATE.

BONDS OF SERIES C, NUMBERED C2,701 TO C20,000, BOTH INCLUSIVE (MATURING BY THEIR TERM ON AND AFTER NOVEMBER 1, 1984), SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER, FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE, FROM ANY SOURCE OF AVAILABLE FUNDS, ON NOVEMBER 1, 1993 (HEREON PRIOR HEREIN) AND ON ANY DATE IN THEREAFTER PRIOR TO THEIR FIXED MATURITY DATE AT THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THROUGH TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH FULL MONTH FROM THE DATE FIXED FOR REDEMPTION TO THE IMMEDIATELY PRECEDING DATE OF THE BONDS, SO CALLED FOR REDEMPTION OR TO NOVEMBER 1, 2003, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM, IF REDEEMED AFTER NOVEMBER 1, 2003.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING OBLIGATION OF THE STATE OF CALIFORNIA.

Edmond G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Robert A. Getty
TREASURER OF THE STATE OF CALIFORNIA :

Alan Cranston
GOVERNOR OF THE STATE OF CALIFORNIA

[illegible]



NUMBER
C 6653



NUMBER
C 6653

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California for value received promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov. 1984. Subject to any right of prior redemption in this bond expressly reserved with interest thereon from the date hereof at the rate of **THREE AND FIFTY PERCENTS (3.50%)** per annum, payable semi-annually on the 1st day of May and the 1st day of November, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation, and surrender of the proper interest coupons here attached as they become payable. Both the principal and interest on this bond are payable in lawful currency of the United States of America at the office of the Treasurer of the State of California at the Capital of said State and the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 2, PART 4, DIVISION 8 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 2, 1982 AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

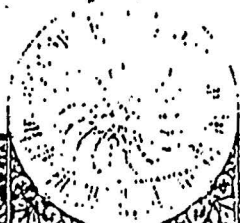
THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACTS PROVIDED THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond, and has endorsed this bond by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed at the City of Sacramento, State of California, this 1st day of November, 1984.

Carl A. Sette
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA



STATE OF CALIFORNIA
WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C
FIVE THOUSAND DOLLARS (\$5,000)
on the 1st day of Nov. 1984. Subject to any right of prior redemption in this bond expressly reserved with interest thereon from the date hereof at the rate of THREE AND FIFTY PERCENTS (3.50%) per annum, payable semi-annually on the 1st day of May and the 1st day of November, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation, and surrender of the proper interest coupons here attached as they become payable. Both the principal and interest on this bond are payable in lawful currency of the United States of America at the office of the Treasurer of the State of California at the Capital of said State and the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.



NUMBER
C 6654

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C

The State of California, for and in behalf of the said defendant, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1994. Subject hereby irrevocably and exclusively assigns, transfers, conveys, reserves and warrants to the undersigned, for the sole use and behoof of the undersigned, — FIVE AND FIFTY PERCENTS (55.0%) — percent per annum interest on the 1st day of May, and the 1st day of November next year commencing with the said fully paid interest shall be a permanent and fixed sum and after the date of maturity thereof until the said identity is provided for a payment and remains unpaid after such presentation. Unless the bonds are assigned with due and prior maturity shall be payable only upon presentation and surrender of the proper instrument hereafter attached as hereinafter mature. Both the assignment and interest on the bonds are to be paid in full to the undersigned at the County Clerk of Wisconsin at the office of the Treasurer of the State at Madison at the Capital of said State on the 1st day of January next at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF WHICH ARE AND EACH OF WHICH MAY BE, AS MAY BE REQUIRED TO DESIGNATE (VARYING) SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C, WHICH ARE AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMANCE WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE ACT (CHAPTER 8, PART 4, DIVISION 4, OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL SESSION CONVENED TO THAT EFFECT, AND IN CONNECTION HEREWITH THE SAID STATE ON NOVEMBER 1, 1964, IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE, AS PASSED AND ADOPTED,

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON, THE PAYMENT OF WHICH INTEREST SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE OF CALIFORNIA, AND REQUIRED TO PAY THE PRINCIPAL AND INTEREST OF THE BONDS.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECISELY TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED, AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM, AND MANNER, AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

In Witness Whereof, the Governor of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Lieutenant Governor to be affixed to this deed, and has ordered this deed to be affixed thereto. His signature and the signature of his law partner have caused the Great Seal of the State of California to be hereon impressed, at the City of Sacramento, State of California, this 21 day of November, 1984.

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Carl A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Alan Cranston

[illegible]



NUMBER
C 6655



NUMBER
C 6655

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California for and to the use of the State of California, do hereby certify that the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1984, do hereby certify that the principal sum of five thousand dollars (\$5,000) is hereby certified and declared that all acts, conditions and things required to exist, happen and be performed, precedent to and in the issuance of this bond, have existed, happened, and been performed in regular and due time, form and manner as required by law, and that this bond constitutes a valid and legally binding obligation of the State of California.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO INDICATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN COMPLIANCE WITH THE WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 1, DIVISION 1 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1982, IN ACCORDANCE WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984, SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2,701 TO C30,000, BOTH INCLUSIVE MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984, SHALL BE SUBJECT TO REDEMPTION AS A WHOLE OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE FOR ANY PORTION OF AVAILABLE FUNDS ON NOVEMBER 1, 1984, OR ON ANY DATE HEREINAFTER PRIOR TO THE DATE OF MATURITY OF THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THROUGH TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM ON ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNT ON THE DATE OF MATURITY OF THE BONDS, SO CALLED FOR REDEMPTION ON OR TO NOVEMBER 1, 2002, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEEMED AFTER NOVEMBER 1, 2002.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH PRINCIPAL AND INTEREST HEREON. THE ACTS PROVIDED THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH A SUM IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

IT IS HEREBY CERTIFIED, DECLARED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED, PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED, AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING OBLIGATION OF THE STATE OF CALIFORNIA.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile signature of the Controller to be affixed to this bond, and has caused this bond, by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereunto affixed, at the City of Sacramento, State of California, this 1st day of November, 1984.

Robert A. Getts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CALIFORNIA
COUNTY OF SACRAMENTO
NOV 1 1984
RECEIVED
CLERK OF THE SUPERIOR COURT
JAMES H. HARRIS
CLERK



NUMBER
C 6656



NUMBER
C 6656

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California for value received provides to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1994. Except any right of prior redemption in this bond is hereby reserved without interest thereon from the date hereof to the date of maturity. — FIVE AND SIXTY PERCENTS (5.60%) — Interest payable semi-annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon the date of maturity of this bond and after the date of maturity thereof, unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument duly authenticated by the proper authority. Both the principal and interest on this bond are payable to the bearer hereof at the office of the Treasurer of the State of California at the capital of said State and to the proper governmental officer or officers duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN ACCORDANCE WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 2, PART 6, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONVENED FOR THE PURPOSE OF VOTING IN SAID STATE ON NOVEMBER 3, 1982, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PAYMENT OF THE PRINCIPAL AND INTEREST HEREON. THE ACTS PROVIDING THAT INTEREST SHALL BE COLLECTED ANNUALLY IN THE SUM OF ONE HUNDRED AND SIXTY PERCENTS (166%) OF THE PRINCIPAL AMOUNT OF EACH SUCH BOND TO THE ORDINARY REVENUES OF THE STATE OF CALIFORNIA SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the Treasurer to be affixed to this bond, and has endorsed this bond by affixing thereto his signature with a signature stamp and has caused the Great Seal of the State of California to be herein impressed at the City of Sacramento, State of California, this 1st day of November, 1994.

Bert A. Bette
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
COMROLLER OF THE STATE OF CALIFORNIA





NUMBER
C 6657



NUMBER
C 6657

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California for and to the use of the said State of California, do hereby certify that the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1984, and to any right of redemption, in this bond is hereby reserved with interest thereon from the date hereof at the rate of — FIVE AND FIFTY HUNDREDS (5.50%) — per annum payable quarterly on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall be payable on this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid, after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument duly acknowledged as the payment of the same. Both the principal and interest on this bond are payable and shall be payable to the United States of America at the office of the Treasurer of the State of California at the Capitol Building, State of California, Sacramento, at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARIOUS SERIES, DATES, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA, UNDER AND IN PURSUANCE OF AND IN CONFORMANCE WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 2 OF THE WATER CODE, AND TITLE 1 OF CALIFORNIA) APPROVED JULY 1, 1976, AND IN CONNECTION WITH THE ELECTION HELD IN SAID STATE OF CALIFORNIA AND IN CONNECTION WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

BONDS OF SERIES C, NUMBERED C1 TO C2700, BOTH INCLUSIVE MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984, SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2701 TO C28,000, BOTH INCLUSIVE MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984, SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE, FROM ANY SOURCE OF AVAILABLE FUNDS, ON NOVEMBER 1, 1984, OR ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES. THE PRINCIPAL AMOUNT THEREOF, HEREINAFTER SUBJECT HERETO TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE FOURTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH TWELVE MONTHS PRIOR TO THE DATE FIXED FOR REDEMPTION TO THE NEXT MATURITY DATE OF THE BONDS SO CALLED FOR REDEMPTION ON OR NOVEMBER 1, 2001, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEEMED AFTER NOVEMBER 1, 2002.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY EXTENDED FOR THE FULFILLMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON. THE STATE PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH A TAX IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

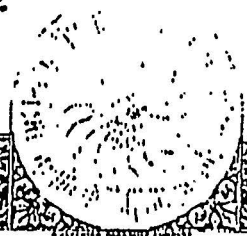
IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED, PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED, AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING OBLIGATION OF THE STATE OF CALIFORNIA.

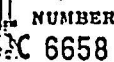
In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the Controller to be affixed to this bond, and has caused this bond to be signed with his signature and a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1984.

Robert A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA





NUMBER
C 6658

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C

The State of California for and in receipt of promises to pay to her treasury the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of May, 1994. On said many right of private property in this bond, against and with interest thereon from the date of the sale of — THREE AND FIFTY HUNDREDS (3.50%) — Personal Assurances, duly and lawfully made on the 1st day of May and the 1st day of June, for and in witness whereof, this bond shall be fully paid. Interest shall be due and payable from the bond from and after the date of maturity thereof, until this bond is duly presented for payment and remains unpaid, after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument and proof of holding, although generally mature. If the holder of this bond is not the holder of the same, the holder of the same shall be liable for the same. The holder of the bond of the State of California at the City of San Francisco, in the County of San Francisco, at the office of the undersigned, authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF WHICH ARE TO BE USED FOR SUCH PURPOSES, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDUPTION FEATURES, AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA, UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE ACT (CHAPTER 8, PART 4 DIVISION 1 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONVENED AT WILSON, CALIFORNIA, FOR THE ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PAYMENT OF THE PRINCIPAL AND INTEREST HEREON, THE INTEREST PROVIDED THAT THE SAME SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH PAYMENT, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the said seal to be signed by the Governor and the said seal to be countersigned by the said Auditor of Public Accounts, and he has caused the said seal to be affixed thereto, his signature, with a signers stamp, and has caused the said Seal of the State of California to be hereon impressed at the City of Sacramento, State of California, this 1st day of November, 1964.

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA


 TREASURER OF THE STATE OF CALIFORNIA

Alan Cranston
GOVERNOR OF THE STATE OF CALIFORNIA

A 6488



CALIFORNIA HOUSING FINANCE AGENCY

MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

to be paid to the bearer of this Bond on or before the day of the month of February, 2009, at the office of the Treasurer of the State of California, at San Francisco, California.

Notwithstanding to the extent of the principal amount of 1979 Series A Bonds called for redemption, interest on said Bonds shall be paid to the date of redemption.

MEANS AND REVENUES FOR THE PAYMENT OF THE BONDS

The Agency has received from the State of California, a sum of Five Thousand Dollars (\$5,000) to be used for the purpose of the redemption of the Bonds. The Agency has also received from the State of California, a sum of Five Thousand Dollars (\$5,000) to be used for the purpose of the redemption of the Bonds.

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The Agency has also received from the State of California, a sum of Five Thousand Dollars (\$5,000) to be used for the purpose of the redemption of the Bonds. The Agency has also received from the State of California, a sum of Five Thousand Dollars (\$5,000) to be used for the purpose of the redemption of the Bonds.

TRUSTEE'S CERTIFICATE OF AUTHENTICATION
This is a true and correct copy of the original of the Bonds as the same are on file in the office of the Treasurer of the State of California, at San Francisco, California.

TREASURER OF THE
STATE OF CALIFORNIA,
at San Francisco



CALIFORNIA HOUSING FINANCE AGENCY

BY

Frank M. Pater
PRESIDENT

ATTORNEY

Clair D. Hase
SECRETARY OF THE BOARD OF DIRECTORS

FEB., 2
Coupon A
\$100.
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AUG., 2
Coupon B
\$100.
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AUG., 2
Coupon B
\$100.
648



**MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A**

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

in a 1944 survey of the 1,000 towns of America, told us just how common violence in his country from the 1920s onward

HE AND MURPHY ARE HUNGRY FOR RESISTANCE (2/19/68)

[illegible][illegible]

As pointed out in the testimony, the family may be made up of several members and, therefore, at different times, they may be present at the testimony. The following is proposed sample of the form to be submitted, subject to approval of the

[illegible][illegible]

The holder of this Bond shall have no right to enforce the provisions of the Indenture or to exercise authority to amend the covenants, conditions or terms of the Indenture or to take any action that might be in violation of the terms of the Indenture or to amend, replace or defend any such or other proceeding with respect to the Bonds as provided in the Indenture.

The 1974 Series A Bonds maturing on February 1, 2009 are subject to mandatory redemption in part, by the issuer, at its option, at the option price provided for in the indenture, on February 1, 2009, and on each February 1 thereafter, at its option, on February 1, 2009, at the principal amount of the 1974 Series A Bonds to be redeemed plus any interest, unpaid dividends

The 1990 Harris & Bonds covering on February 1, 2012 are subject to mandatory redemptions as to part, by its last ending time anniversary provided for by the agreement, on February 1, 2016, and on each anniversary thereafter up to and including January 1, 2021, at the principal amount of the 1990 Harris & Bonds up to redemptions plus accrued interest to stated maturity.

On 1970 March 4 funds amounting to \$2,500.00 were received from the National Endowment for the Humanities for the purchase of books for the Library of the University of the Pacific. The books were purchased from the University of the Pacific Book Store on 1970 March 11, 1970, at a total cost of \$2,500.00. The books are listed on the attached invoice.

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[illegible][illegible][illegible]

1. The Board of Directors, if it and its members shall deem, the government of all Borneo may be declared
the said territory for the said purposes, the said and with the aid as provided in the Indonesian. The Indonesian
agreement that in Borneo are such territories and an agreement may be reached by the holders of all

The Bonds are payable to whoever holds the Bonds as of 11 PM on the fully registered Bonds within 30 days of the announcement of 11 PM and the anniversary of the death of the bondholder and the bondholder had been in possession of the Bonds, or, as provided in the Indenture, fully registered Bonds may be exchanged for cash.

[illegible]

This third and the seventh appointments herein are separate and severable by delivery, and the Government and the Transue may each make the same before, at the time of, or by the use of any proper appointing device, as the other may be made or may be revised, so the one may be, for all purposes, a bar to the other should one of them be terminated or be revised.

The Board shall not be deemed to exercise a duty of liability of the State or of any political subdivisions (herein after called the Agency, or a part of the land and people of the State of California or of any

[illegible]

Noting that Fund not any persons opportunities here shall be devoted to any funds under the Indorsement to Income and as necessary for any purpose, and the certificate of authentication herein under shall be the same as the one.

It is hereby ordered and resolved that all moneys, debts and things required by the Commissioners and agents of the State of California or by the Art or the Industries to stand, to have happened or to have been performed in or as the result of the 1879 Great A. Bonds and, have happened and have been performed and in the case of the 1879 Great A. Bonds, together with all other indebtedness of the State, in which any debt or

IN WITNESS WHEREOF, Catherine Manning Peterson Apress has caused this third to be countersigned to itself by me President, and my signature and seal to be reproduced hereon and attested by my Secretary of the Board Thereunto, and has caused my name to be printed among the (seventeen) signatures of its President to the effect that she had previously been a member of the said (seventeen) or sixteen

TRUSTEE'S CERTIFICATE OF AUTHENTICATION
This is one of the Bonds described in the notice enclosed.

THE SENATOR OF THE
STATE OF CALIFORNIA,

.. 25/2/2000

**CALIFORNIA HOUSING FINANCE AGENCY**

by
Frank M. Patton
FBI

ATTEST:
Quart J. Horse
 SECRETARY OF THE BOARD OF DIRECTORS

Abstract



**MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A**

ON FEBRUARY 1,

the principal sum of

Five Thousand Dollars (\$5,000)

1. I am South of 40th Street, and to the extent shown on the map from the date toward the date of the death of the deceased, as the case of

Indemnified person (expressed as a percentage of the personal income of 1976 through a fund called the Indemnified Person's Fund) with respect to the date of retirement.

[illegible][illegible][illegible][illegible][illegible]

The Bureau estimates that the total number of fish and wildlife species that may be affected by the construction of the proposed project is approximately 1,000. The Bureau estimates that the total number of fish and wildlife species that may be affected by the construction of the proposed project is approximately 1,000. The Bureau estimates that the total number of fish and wildlife species that may be affected by the construction of the proposed project is approximately 1,000.

16. Plaintiff seeks permanent injunctive relief and the Court has the duty to protect the public interest and the State's interest in the conservation of its natural resources. Plaintiff seeks permanent injunctive relief and the Court has the duty to protect the public interest and the State's interest in the conservation of its natural resources. Plaintiff seeks permanent injunctive relief and the Court has the duty to protect the public interest and the State's interest in the conservation of its natural resources.

[illegible]

1. The Board of Directors of the United States Steel Corporation, hereinafter referred to as the "Company", is hereby authorized to execute and deliver, or to cause to be executed and delivered, any and all instruments, including but not limited to, the following, which may be necessary or appropriate in connection with the Company's acquisition of the assets of the United States Steel Corporation, hereinafter referred to as the "Assets":

Whether the members of the Board of Directors of the Agency, may say others or someone else of the Agency, may say persons serving the Board shall be subject to any personal liability or damages by reason of any action taken by the Board.

Whether the Board may say anyone representing anyone shall be entitled to any benefits under the Insurance of the Agency shall be subject to any personal, the liability of representatives thereof and whether shall be subject to any action by the Board.

It is hereby moved and second that said action, and that the same be approved by the Board of Directors and that the same be approved by the Board of Directors.

The 1970 Bureau of Census censuses on February 1, 1970, are subject to mandatory adjustments as set forth in the 1970 Census Bureau instructions provided for the decennial census. On February 1, 1970, and on each February thereafter, the 1970 Census Bureau will publish the principal estimates of the 1970 Census and Bureau will make subsequent adjustments as needed.

The 1970 Bureau of Census censuses on February 1, 1970, are subject to mandatory adjustments as set forth in the 1970 Census Bureau instructions provided for the decennial census. On February 1, 1970, and on each February thereafter, the 1970 Census Bureau will publish the principal estimates of the 1970 Census and Bureau will make subsequent adjustments as needed.

of the Board of Counseling or by the Act of the Industrial Court, or by any other authority, and that the said Board of Counseling or the Act of the Industrial Court, or any other authority, has not been authorized to do so. The said Board of Counseling or the Act of the Industrial Court, or any other authority, has not been authorized to do so. The said Board of Counseling or the Act of the Industrial Court, or any other authority, has not been authorized to do so.

TRUSTEE'S CERTIFICATE OF AUTHENTICATION
This is one of the items described in the undermentioned
trust on 5/9

CALIFORNIA HOUSING FINANCE AGENCY

TREASURER OF THE
STATE OF CALIFORNIA,
at Fresno

AGENCY

Frank M. Pratt
PRESIDENT

ATTN: [Signature]

L. J. Hester


 Frank M. Pate
 PRESIDENT
 ATTEST:
 Chester D. Horne
 SECRETARY OF THE BOARD OF DIRECTORS

1

10-10-1964



	FEB. Coupon \$16 64
	AUG. Coupon \$16 64
	FEB. Coupon \$16 64
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NUMBER

MM 11677



• SERIES MM

Harold J. Thurner
CONTROLLER OF THE STATE OF CALIFORNIA

NUMBERS

MM 11678



UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964

—KTY-70 SERIES MM—

- FIVE THOUSAND DOLLARS (\$5,000) -

[illegible]

In Witness Whereof, the Treasurer of the State of California has caused the duplicate signature of the Governor and the duplicate countersignature of the Auditor to be affixed to this Bond and has caused this Bond to be affixed thereto her signature with a signature stamp and has caused the Great Seal of the State of California to be hereunto annexed at the City of Sacramento, State of California, this 21 day of May, 1918.

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

Arthur J. Fournier
CONTROLLER OF THE STATE OF CALIFORNIA

NUMBER

MM 11679



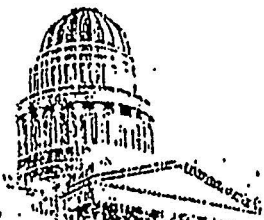
•-----SERIES MM-----•

In Witness Whereof, the Governor of the State of California has caused the facsimile signature of the Governor and the facsimile counter-signatures of the cabinet to be affixed to this bond, and has authorized this bond by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed at all the above Sacramento State of California, this 14th day of May, 1968.

Harold J. Thurney
CONTROLLER OF THE STATE OF CALIFORNIA

NUMBER

MM 11680



STATE OF CALIFORNIA

STATE SCHOOL BUILDING AID BOND

UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964

—Lower Series MM—

The State of California for value received, promised to pay to the bearer hereof the principal sum of
- FIVE THOUSAND DOLLARS (\$5,000) -

[illegible]

In Witness Whereof, the Governor of the State of California has caused the facsimile signature of the Governor and the facsimile counter signature of the Auditor to be affixed to this bond, and has caused this bond to be affixed thereto her signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed at the City of Sacramento, State of California, this 24 day of May, 1963.

Lucy Baker Priest

INCLORNO OF THE STATE OF CALIFORNIA

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

GOVERNOR OF THE STATE OF CALIFORNIA

Harold L. Furness
CONTROLLER OF THE STATE OF CALIFORNIA

CONTROLLER OF THE STATE OF CALIFORNIA



NUMBER
C 6649



NUMBER
C 6649

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov., 1994. Subject to any right of preemption in this bond expressly reserved with interest thereon from the date hereof at the rate of — THREE AND FIFTY HUNDRETHS (3.50%) — per cent per annum, payable semi-annually on the 1st day of May and the 1st day of November in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest receipt hereon attached as hereafter duly matured. Both the principal and interest on this bond are payable in lawful money of the United States at the office of the Treasurer of the State of California at the Capitol of said State in the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992 AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE FULFILLMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE (MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984), SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2,701 TO C20,000, BOTH INCLUSIVE (MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984), SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE FROM ANY SOURCE OF AVAILABLE FUNDS ON NOVEMBER 1, 1983 (BUT NOT PRIOR THERETO) AND ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES AT THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THEREON TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH FULL TWELVE MONTHS FROM THE DATE FIXED FOR REDEMPTION TO THE FIXED MATURITY DATE OF THE BONDS SO CALLED FOR REDEMPTION OR TO NOVEMBER 1, 2003, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEEMED AFTER NOVEMBER 1, 2003.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond, and has endorsed this bond by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1994.

Bert A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CALIFORNIA
COUNTY OF SACRAMENTO
NOV 1 1994
RECEIVED
Treasurer's Office
Sacramento, California



STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10136

NUMBER
AE 10136

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation of the interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond shall be payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2000 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in reverse order of maturities, on any interest payment date on or after August 1, 2000, upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

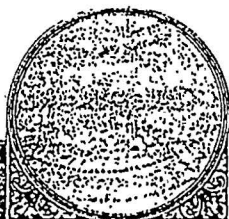
It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.
GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle
CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10137

NUMBER
AE 10137

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and surrender of the principal interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California, in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part in inverse order of maturities, on any interest payment date on or after August 1, 2000, upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua

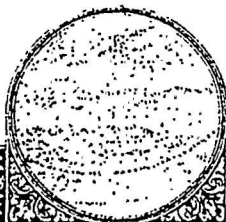
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER

AE 10138

NUMBER

AE 10138

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5.000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and surrender of the bond. Interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond shall be payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in inverse order of maturities, on any interest payment date on or after August 1, 2001, upon payment of the principal amount thereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua

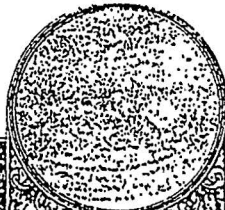
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA



NUMBER

MM 11681



—KLEIN'S SERIES MM—

- FIVE THOUSAND DOLLARS (\$5000) -

on the 1st day of Nov 1994 Subject's early right of first redemption in this bond expressly

—three and fifty hundredths (3.50%)—

retained solely its interest thereon from the date hereof until the rate of
payment annuum payable semiannually on the 1st day of May and the 1st day of November in each year until
this bond shall be fully paid. Interest shall accrue commencing upon this bond from and after the date of maturity thereof
until full bond duly provided for payment and remain unpaid at such presentation. Such interest prior to maturity
shall be payable only upon presentation and surrender of the proper interest coupons hereto attached as they severally
mature. Both the principal and interest on this bond are payable in lawful money of the United States of America
at the office of the Treasurer of the State of California at the Capitol of said State in the City of Sacramento or
at the office of any duly authorized agent of the State Treasurer. This bond is one of a duly authorized
issue of bonds of the State of California in the aggregate principal amount of Two Hundred Forty Million Dollars
(\$260,000,000), all of which have and effect except for such variations as may be required by the various series dates,
numbers and terms of interest rates or redemption features and none of the bonds of Series MM of said authorized issue
and it issued by the State of California under and in pursuance of and in conformity with the provisions of the State
School Building Act, Bond Law of 1964 (Statutes First Extraordinary Session 1964 Chapter 18) approved by the
People of the State of California at the special election consolidated with the general election held in said State on
Nov. 3, 1964 and in conformity with a resolution of the State School Building Finance Committee duly passed and
adopted. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the
principal and interest hereon. Bonds of Series MM number MM 1st \$10,000, both inclusive maturing by their
terms prior to Nov. 1, 1994; all subject to first redemption prior to their fixed maturity dates. Bonds of Series
MM numbers MM 1st \$10,000 to MM 32,000, both inclusive maturing by their terms on and after Nov. 1, 1994 shall
be subject to redemption in whole or in part at the option of the State, on Nov. 1, 1994 but not prior thereto, and
any interest payable on them prior to their fixed maturity dates at the principal amount thereof plus
accrued interest thereon until redemption. The principal of said bonds subject to redemption are, and for redemption
they shall be callable either in whole or in part, at the option of the State, at par and the part of interest due and not
paid shall be added thereto at the time and place of payment and any new bond of such redemption shall be substituted
in place for such redeemed bonds so far as respects the purchase price of the cities of San Francisco and
Sacramento, in the State of California. The first redemption of such bonds shall be not less than thirty (30) days and
not more than ninety (90) days before the date fixed for such redemption. After the date fixed for such redemption if
the State shall have made no notice of such redemption and shall not provide funds available for the payment
of the principal and interest on the bonds so far as respects the cities of San Francisco and Sacramento, the bonds
so far as respects the cities of San Francisco and Sacramento shall nevertheless continue to mature and to be performed
according to the original schedule of maturity and interest payments and shall be performed in regular and due form and
manner required by law and that this bond constitutes a valid and legally binding government obligation of the State of
California.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile commission signature of the Auditor to be affixed to this bond, and has caused the bond to be affixed thereto her signature with signature stamp and has caused the Great Seal of the State of California to be hereon affixed, all at the Great Sacramento, State of California, this 11 day of May 1968.

Lucy Baker Priest
TREASURER OF THE STATE OF CALIFORNIA

TREASURER OF THE STATE OF CALIFORNIA

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

GOVERNOR OF THE STATE OF CALIFORNIA

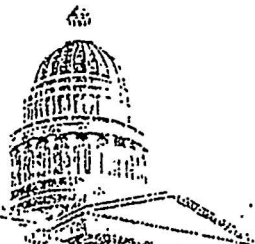
Horton L. Flourney
CONTROLLER OF THE STATE OF CALIFORNIA

CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]

NUMBER

MM 11680



STATE OF CALIFORNIA

STATE SCHOOL BUILDING AND BOND

UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964

SERIES MM

The State of California, for value received, promises to pay to the bearer hereof the principal sum of

- FIVE THOUSAND DOLLARS (\$5,000) -

on the 15 day of Nov 1994 (subject to any right of prior redemption in this bond certificate)

retained until interest thereon from said date here shall the rate of _____ three and fifty hundredths (3.50%) percent per annum payable semiannually on the 1st day of May and the 1st day of November in each year until the bond shall fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless the bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument except bonds allotted as they severally mature. Both the principal and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California, at the Capitol of said State in the City of Sacramento or at the office of any duly authorized agent of the State Treasurer. This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Two Hundred Sixty Million Dollars (\$260,000,000) all of like tenor and effect except for such variations as may be required by statute or by resolution of the Legislature. The interest rate of redemption features and conditions of the Bonds of Series MMII of said authorized issue and is issued by the State of California under and in compliance of and in conformity with the provisions of the State School Building Law, Bond Laws of 1968 (Statutes First Extraordinary Session 1968 Chapter 48), approved by the people of the State of California at the special election consolidated with the general election held in said State on Nov. 3, 1968 and in conformity with a resolution of the State School Building Finance Committee duly passed and adopted. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest herein provided for. Bonds of Series MMII numbered MMII No. MMII-3000, both inclusive maturing on their terms prior to Nov. 1, 1990, due to the effect of extension prior to their fixed maturity dates. Bonds of Series MMII numbered MMII-3001 to MMII-3200, both inclusive maturing on their terms on and after Nov. 1, 1990, shall be subject to redemption on or before the expiration of the term on Nov. 1, 1989, except for those sold and on any several payment dates thereafter prior to their fixed maturity dates at the principal amount thereof plus accrued interest thereon less a premium. If the principal and interest on such bonds were called for redemption they shall be callable only on the next business day following notice given and the part of said issue so-called shall be and the same shall be deemed to be any one year before of such maturity month and day now set forth for Nov. 2, 1990, and Nov. 1, 1990, respectively, as indicated respectively in each of the cities of San Francisco and Sacramento in the State of California; the first publication of notice shall be not less than thirty (30) days and not more than ninety (90) days prior to the day fixed for such redemption. After the date fixed for such redemption if the State shall have duly paid such notice of such redemption and shall have provided funds available for the payment of the principal and interest on the bond, and the redemption was not made on such date, no further call shall be required, receded and none shall follow until such time as the State again provides funds and performs another default in the manner herein provided for. Payment of principal and interest performed on regular and due time form and manner as required for said bonds shall constitute a valid and legally binding general obligation of the State of California.

In Witness Whereof, the Treasurer of the United California has caused the facsimile signature of the Governor and the facsimile counter-signature of the Controller to be affixed to this bond, and has embossed this bond by affixing thereto her signature and a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1918.

Gay Baker Priest

TREASURER OF THE STATE OF CALIFORNIA

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

GOVERNOR OF THE STATE OF CALIFORNIA

Arthur J. Flurney
CONTROLLER OF THE STATE OF CALIFORNIA

COMPTROLLER OF THE STATE OF CALIFORNIA

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NUMBER

MM 11679

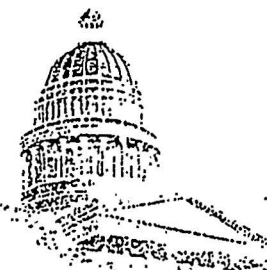


—LOWE LENS SERIES MM—

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond, and has entered this bond by affixing thereto her signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed all at the City of Sacramento, State of California, this 14 day of May, 1958.

Arthur J. Fournier
CONTROLLER OF THE STATE OF CALIFORNIA

1. **THESE ARE THE TERMS AND CONDITIONS OF THE SALE:**
 2. **THE SALE IS MADE WITHOUT WARRANTY, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NONINFRINGEMENT.**
 3. **THE BUYER ACCEPTS THE GOODS AS IS, WITH ALL FAULTS AND DEFECTS, AND AGREES TO HOLD THE SELLER HARMLESS FROM ANY AND ALL CLAIMS, DAMAGES, LOSSES, AND EXPENSES, INCLUDING ATTORNEY'S FEES, THAT MAY BE ASSERTED AGAINST THE SELLER BY ANY THIRD PARTY AS A RESULT OF THE SALE.**
 4. **THE SELLER MAKES NO REPRESENTATION OR WARRANTY AS TO THE ACCURACY, COMPLETENESS, OR QUALITY OF ANY INFORMATION, INCLUDING BUT NOT LIMITED TO DESCRIPTIONS, SPECIFICATIONS, OR SAMPLES, PROVIDED IN CONNECTION WITH THE SALE.**
 5. **THE SELLER SHALL NOT BE LIABLE FOR ANY INDIRECT, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, DATA, OR BUSINESS OPPORTUNITIES, ARISING OUT OF OR IN CONNECTION WITH THE SALE.**
 6. **THE SELLER'S OBLIGATION TO DELIVER THE GOODS IS CONDITIONED UPON THE BUYER'S PAYMENT OF THE PURCHASE PRICE IN FULL, AND THE SELLER SHALL NOT BE OBLIGATED TO DELIVER THE GOODS UNTIL THE PURCHASE PRICE HAS BEEN FULLY PAID.**
 7. **THE SELLER SHALL NOT BE RESPONSIBLE FOR DELIVERY OF THE GOODS TO ANY DESTINATION OTHER THAN THE PLACE OF ORIGIN, AND THE BUYER SHALL BE RESPONSIBLE FOR ALL TRANSPORTATION, INSURANCE, AND CUSTOMS DUTY CHARGES.**
 8. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DELAY OR NON-DELIVERY OF THE GOODS DUE TO FORCE MAJEURE, INCLUDING BUT NOT LIMITED TO NATURAL DISASTERS, WAR, OR GOVERNMENT ACTION.**
 9. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S NEGLIGENCE, MISUSE, OR IMPROPER STORAGE.**
 10. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO FOLLOW THE INSTRUCTIONS FOR USE OR CARE.**
 11. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO MAINTAIN THE GOODS IN ACCORDANCE WITH THE RECOMMENDED MAINTENANCE SCHEDULE.**
 12. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO PROTECT THE GOODS FROM THEFT, LOSS, OR DESTRUCTION.**
 13. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO INSURE THE GOODS AGAINST THEFT, LOSS, OR DESTRUCTION.**
 14. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY PERMITS OR LICENSES FOR THE USE OF THE GOODS.**
 15. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY INSURANCE COVERAGE FOR THE USE OF THE GOODS.**
 16. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY TRAINING FOR THE USE OF THE GOODS.**
 17. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY EQUIPMENT FOR THE USE OF THE GOODS.**
 18. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY INSTRUCTIONS FOR THE USE OF THE GOODS.**
 19. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY WARNINGS FOR THE USE OF THE GOODS.**
 20. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY LABELS FOR THE USE OF THE GOODS.**
 21. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY DATA SHEETS FOR THE USE OF THE GOODS.**
 22. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY CERTIFICATES FOR THE USE OF THE GOODS.**
 23. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY APPROVALS FOR THE USE OF THE GOODS.**
 24. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY REGISTRATIONS FOR THE USE OF THE GOODS.**
 25. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY NOTIFICATIONS FOR THE USE OF THE GOODS.**
 26. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY ALERTS FOR THE USE OF THE GOODS.**
 27. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY REMINDERS FOR THE USE OF THE GOODS.**
 28. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY TIPS FOR THE USE OF THE GOODS.**
 29. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY HINTS FOR THE USE OF THE GOODS.**
 30. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY NOTES FOR THE USE OF THE GOODS.**
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 32. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY COMMENTS FOR THE USE OF THE GOODS.**
 33. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY OBSERVATIONS FOR THE USE OF THE GOODS.**
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 35. **THE SELLER SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS OR DAMAGE TO THE GOODS THAT MAY BE CAUSED BY THE BUYER'S FAILURE TO OBTAIN NECESSARY SAFETY SUGGESTIONS FOR THE USE OF THE GOODS.**
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 6



STATE SCHOOL BUILDING AID BOND
UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964
SERIES MM

- FIVE THOUSAND DOLLARS (\$5,000) -

on the 15 day of Nov 1994 Subject to any right of prior redemption in this bond presently
 interest, with the interest thereon, from the date hereof, at the rate of _____ three and fifty hundredths (3.50%)
 per annum, payable semiannually on the 15 day of May and the 15 day of November, in each year until
 this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof
 unless this bond is duly provided for payment and remains unpaid at such presentation. Such interest prior to maturity
 shall be payable only upon presentation and payment of the proper interest coupon bonds attached to these several
 matured bonds. Both the principal and interest on this bond are payable in lawful money of the United States of America
 at the office of the Treasurer of the State of California at the Capital of said State in the City of Sacramento, or
 at the office of any duly authorized agent of the State Treasurer. This bond is one of a duly authorized
 issue of bonds of the State of California in the aggregate principal amount of Two Hundred Sixty Million Dollars
 (\$260,000,000) all of the same tenor and of the type for such variable coupon may be required to make varying periods of
 maturity, interest rate, or redemption features, and is one of the bonds of Series MM of said authorized issue
 and is issued by the State of California under and in pursuance of, and in conformity with, the provisions of the State
 School Building Law, Bond Law of 1964 (Statutes of the State of California, 1964 Chapter 481, approved by the
 people of the State of California at the general election, consolidated with the general elections held in said State on
 Nov. 3, 1964, and in conformity with a resolution of the State School Building Finance Committee duly passed and
 adopted. The full text and original of the State of California are hereby pledged for the punctual payment of both the
 principal and interest hereon. Series MM numbered MM 1900, both inclusive, maturing by their
 terms prior to Nov. 1, 1991, shall be subject to redemption prior to their scheduled dates. Bonds of Series
 MM numbered MM 1901 to MM 1900, both inclusive, maturing by their terms on and after Nov. 1, 1991, shall
 be subject to redemption prior to their scheduled dates on the option of the State on Nov. 1, 1991, but not prior thereto, and
 on any interest payment date prior to their scheduled maturity date at the principal amount thereof plus
 accrued interest thereon, or on any date thereafter, at the option of the State, and the bonds so called for redemption
 they shall be called for only in whole, and not in part, and the principal and the part of said issue so called
 shall be not less than one (1) percent of the total principal and interest on any one year. Notice of such redemption shall be published once
 a week for two (2) weeks in two (2) newspapers published respectively in each of the cities of San Francisco and
 Sacramento in the State of California, the first publication of which shall be not less than thirty (30) days, and
 not more than ninety (90) days prior to the date fixed for such redemption. After the date fixed for such redemption if
 the State shall have not given notice of such redemption, and shall have provided funds available for the payment
 of the principal and interest of the bonds so called for redemption, interest on such bonds thereafter shall cease. It is her-
 eby certified, ordered and declared that all said conditions and stipulations for redemption have been performed as provided
 and said bonds are duly paid and the principal and interest thereon have been paid in full and the same are
 now being returned by law to the State of California and the bonds are hereby sold and legally pending, general obligation of the State of
 California.

In Witness Whereof, the Treasurer of the State of California has caused the said seal of the Governor and the said Commissioner's signature of the Controller to be affixed to this bond, and has caused this bond by affixing thereto her signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed all at the City of Sacramento, State of California, this 1st day of May, 1968.

Jay Baker Priest
TREASURER OF THE STATE OF CALIFORNIA

Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

Newton L. Flourney
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]



STATE OF CALIFORNIA

UNDER THE STATE SCHOOL BUILDING AID BOND LAW OF 1964

SERIES MM

- FIVE THOUSAND DOLLARS (\$5,000) -

on the 1st day of Nov. 1994 Subject to any right of prior redemption in this bond and expressly reserved to the interest thereon from said date forward at the rate of _____ three and fifty hundredths (3.50%) per annum, payable semi-annually on the 1st day of May and the 1st day of November, in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof and this bond shall be provided for payment under any circumstances for such redemption. Such interest prior to maturity shall be payable only upon presentation and surrender of this proper interest coupon here attached, if they have all matured. Both the principal and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California, at the Capital of said State in the City of Sacramento, or at the office of any duly authorized agent of the State Treasurer. This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Two Hundred Thirty Million Dollars (\$250,000,000) all of the same and of all except for such variations in amount as may be required to comply with said dates, numbers, maturities, interest rate, redemption features, and dates of the funds of Series 77M of said authorized issue and is issued by the State of California under and in pursuance of, and in conformity with, the provisions of the State School Building Act, Bond Issue 1984 (Statutes and Extraordinary Session 1984 Chapter 488, approved by the people of the State of California at its special election consolidated with the general election held in said State on Nov. 3, 1984, and in conformity with a resolution of the State School Building Finance Committee duly passed and adopted. The full faith and credit of the State of California are hereby pledged for the principal payment of both the principal and interest hereon. Funds of Series 77M have been established by the State Treasurer commencing on or prior to 11/1/1991 and shall be subject to redemption prior to the 300th anniversary of the State of California's admission to the Union. Bonds of Series 77M numbered 77M 1000001 through 77M 1000000 shall be redeemable on maturity or thereafter, and after Nov. 1, 1991 shall be subject to redemption at the option of the State on Nov. 1, 1989 (but not prior thereto, and on any interest payment date thereafter) or at any time thereafter, at the principal amount thereof, plus accrued interest thereon to the redemption date, plus all of the interest and principal amounts due for redemption hereon. They shall be subject to redemption at the principal amount thereof, plus accrued interest thereon to the redemption date, plus all of the interest and principal amounts due for redemption hereon. Notice of such redemption shall be published once a week for two consecutive weeks in a newspaper published respectively in each of the cities of San Francisco and Sacramento in the State of California, the first publication of which shall be not less than thirty (30) days and not more than ninety (90) days prior to the date for such redemption. After said date fixed for such redemption, the State shall have the option of continuing to make such redemption and shall have provided funds in advance of the payment of the principal and interest of this bond in order for redemption interest on such bonds thereafter shall cease. This has been verified, read and declared that all the conditions and terms required for such redemption to be performed have been found and the issuance of this bond has been approved and law enforced in regular and lawful form and manner as required by law and the public interest and is a valid and legal binding general obligation of the State of California.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Comptroller to be affixed to this bond, and has entered this bond by affixing thereto her signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 14 day of May, 1968.

Jay Baker Priest
TREASURER OF THE STATE OF CALIFORNIA

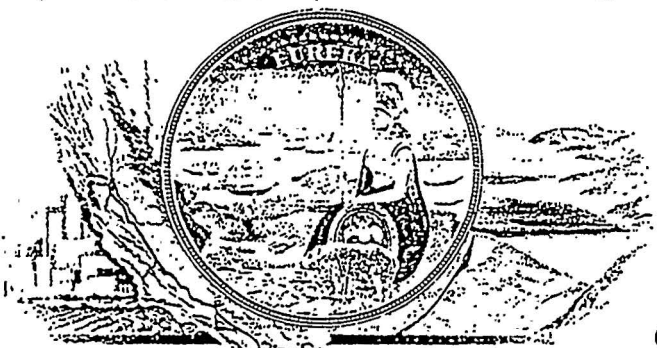
Ronald Reagan
GOVERNOR OF THE STATE OF CALIFORNIA

Houston L. Flourney
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]



NUMBER
C 6652



NUMBER
C 6652

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov. 1994. Subject to any right of prior redemption in this bond expressly reserved to the interest thereon from the date hereof at the rate of **THREE AND FIFTY HUNDREDS (3.50%)** percent per annum payable semi-annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond is registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest coupons hereof at the office of the Treasurer of the State of California at the Capitol of said State in the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 6 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 2003, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Auditor to be affixed to this bond, and has enclosed this bond by affixing thereto his signature with a signature stamp, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1994.

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Bert A. Getts
TREASURER OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CA
I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.

STATE OF CA
I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.

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I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.

STATE OF CA
I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.

STATE OF CA
I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.

STATE OF CA
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STATE OF CA
I HEREBY CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS FILED IN THE OFFICE OF THE CLERK OF THE SUPREME COURT OF THE STATE OF CALIFORNIA, AT SACRAMENTO, CALIFORNIA, THIS 1st DAY OF NOVEMBER, 1994.



NUMBER
C 6651



NUMBER
C 6651

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay, to the bearer hereof, the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov., 1994 (Subject to any right of prior redemption in this bond, expressly reserved with interest thereon from the date hereof at the rate of — THREE AND FIFTY HUNDRETHS (3.50%) — per annum payable semi-annually on the 1st day of May, and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest coupons hereon attached, when severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California at the Capitol of said State in the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 4, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992 AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

BONDS OF SERIES C, NUMBERED C1 TO C2,700, BOTH INCLUSIVE (MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984), SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES C, NUMBERED C2,701 TO C20,000, BOTH INCLUSIVE (MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984), SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE FROM ANY SOURCE OF AVAILABLE FUNDS, ON NOVEMBER 1, 1993 (BUT NOT PRIOR THERETO) AND ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES AT THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THEREON TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNT FOR EACH FULL TWELVE MONTHS FROM THE DATE FIXED FOR REDEMPTION TO THE FIXED MATURITY DATE OF THE BONDS SO CALLED FOR REDEMPTION OR TO NOVEMBER 1, 2003, WHICHEVER DATE IS EARLIER, AND WITHOUT PREMIUM IF REDEEMED AFTER NOVEMBER 1, 2003.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

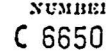
In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond and has endorsed this bond by affixing thereto his signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed all at the City of Sacramento, State of California, this 1st day of November, 1994.

Bert A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CALIFORNIA
COUNTY OF SACRAMENTO
NOV 1 1994
RECEIVED
Treasurer's Office
Sacramento, California



Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]

[illegible]

4776871
Quart. D. Horse
 SECRETARY OF THE BOARD OF DIRECTORS



**MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A**

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

... and the ... of ... and ... to pay ... in the ... the ...

MA AND SEVEN FIVE ZERO FOUR EIGHT FIVE

[illegible][illegible][illegible][illegible]

It is further of the kind which has no right to subject the government of the defendant or to subject actions to suit at the judge's discretion at least at present, those things as it is to say action such request is to be made of it can make the defendant of the court, appeal at it should say and at what present of such request was: a request to be made of the defendant.

10. On 1/25/2000, 4 funds standing on February 1, 2000, are subject to the same requirements as prior, by law, as of 1/20, and shall remain provided for in the budget for February 1, 2000, and on each February 1 to the 1/15 and on each February 1, 2000, as the principal amount of the 1970 Series Bonds to be refunded, and do not require further action.

[illegible]

On or about March 1968, [redacted] was advised by [redacted] that [redacted] was being held in custody at the Federal Reformatory for Women, Alderson, West Virginia. [redacted] was advised that [redacted] was being held in custody at the Federal Reformatory for Women, Alderson, West Virginia, and that [redacted] was being held in custody at the Federal Reformatory for Women, Alderson, West Virginia.

1. For the purpose of this document, the term "person" shall mean any individual, partnership, corporation, or other legal entity.

...the ... of the ... of 1990 ... A ... called ...

Account	Debit	Credit	Balance
1000			1000
1010			1010
1020			1020
1030			1030
1040			1040
1050			1050
1060			1060
1070			1070
1080			1080
1090			1090
1100			1100
1110			1110
1120			1120
1130			1130
1140			1140
1150			1150
1160			1160
1170			1170
1180			1180
1190			1190
1200			1200
1210			1210
1220			1220
1230			1230
1240			1240
1250			1250
1260			1260
1270			1270
1280			1280
1290			1290
1300			1300
1310			1310
1320			1320
1330			1330
1340			1340
1350			1350
1360			1360
1370			1370
1380			1380
1390			1390
1400			1400
1410			1410
1420			1420
1430			1430
1440			1440
1450			1450
1460			1460
1470			1470
1480			1480
1490			1490
1500			1500
1510			1510
1520			1520
1530			1530
1540			1540
1550			1550
1560			1560
1570			1570
1580			1580
1590			1590
1600			1600
1610			1610
1620			1620
1630			1630
1640			1640
1650			1650
1660			1660
1670			1670
1680			1680
1690			1690
1700			1700
1710			1710
1720			1720
1730			1730
1740			1740
1750			1750
1760			1760
1770			1770
1780			1780
1790			1790
1800			1800
1810			1810
1820			1820
1830			1830
1840			1840
1850			1850
1860			1860
1870			1870
1880			1880
1890			1890
1900			1900
1910			1910
1920			1920
1930			1930
1940			1940
1950			1950
1960			1960
1970			1970
1980			1980
1990			1990
2000			2000

[illegible][illegible]

The Bureau has indicated its opinion should be that the determination of 1939 and on fully requested funds should be made on the basis of the actual expenditures for the preceding year. The Bureau has also indicated that the determination of 1939 and on fully requested funds should be made on the basis of the actual expenditures for the preceding year. The Bureau has also indicated that the determination of 1939 and on fully requested funds should be made on the basis of the actual expenditures for the preceding year.

[illegible]

Neither the members of the Board of Directors of the Agency, nor any officers or employees of the Agency, nor any person receiving the fund shall be subject to any personal liability to contributors by reason of any mistake of fact.

It is hereby certified and tested that all documents, notes and things required by the Government and stored at the Office of the Secretary of the Air Corps, have been examined, and found to be true and correct.

of the State of California as by the Act of the Legislature to pass, to have approved as by have been granted
promission to as at the moment of the 1919 Survey A. B. Smith died, have been paid and have been paid and
the most of the 1919 Survey A. B. Smith, together with all other with holdings of the Agency, is within every field of
the land granted by said Government or others

IN WITNESS WHEREOF, Catherine Manning Iveson AGENCY has caused this Bond to be executed as
 testified by me President, and its corporate seal to be expressed hereon and attested by me Secretary of said
 Corporation, and has caused my name to be written bearing the Authority signature of its President to be placed
 hereon, all as of August 9, 1918.

CALIFORNIA HOUSING FINANCE AGENCY

BY

French M. Patte

ATTORNEY PRESIDENT

Quart. J. House

SECRETARY OF THE BOARD OF DIRECTORS

THE UNIVERSITY OF CHICAGO

1. *Chlorophyll a* (Chl *a*)

1

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1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Arar and Collins (1971) using a Shimadzu 1601 UV-Visible Spectrophotometer.

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

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TWENTY'S CERTIFICATE OF AUTHENTICATION
I am a one of the funds described in the table contained
herein.

THE CLERK OF THE
STATE OF CALIFORNIA,
AT LOS ANGELES.

77



BY
Frank M. Patton

ATTEST:
Quart D. House

SECRETARY OF THE BOARD OF DIRECTORS



CALIFORNIA HOUSING FINANCE AGENCY

MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

in full payment of the principal sum of \$5,000 of the 1979 Series A Bonds issued for the purpose of financing the construction of rental housing units in the State of California.

SIX AND SEVENTY-FIVE HUNDREDTHS PERCENT (6.75%)

per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

The Agency hereby promises to pay to the bearer hereof, on the date specified in the Indenture, the principal sum of \$5,000, and to pay to the bearer hereof, on the date specified in the Indenture, the interest on the principal sum of \$5,000 at the rate of six and seventy-five hundredths percent (6.75%) per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

The Agency hereby promises to pay to the bearer hereof, on the date specified in the Indenture, the principal sum of \$5,000, and to pay to the bearer hereof, on the date specified in the Indenture, the interest on the principal sum of \$5,000 at the rate of six and seventy-five hundredths percent (6.75%) per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

The Agency hereby promises to pay to the bearer hereof, on the date specified in the Indenture, the principal sum of \$5,000, and to pay to the bearer hereof, on the date specified in the Indenture, the interest on the principal sum of \$5,000 at the rate of six and seventy-five hundredths percent (6.75%) per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

The Agency hereby promises to pay to the bearer hereof, on the date specified in the Indenture, the principal sum of \$5,000, and to pay to the bearer hereof, on the date specified in the Indenture, the interest on the principal sum of \$5,000 at the rate of six and seventy-five hundredths percent (6.75%) per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

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The Agency hereby promises to pay to the bearer hereof, on the date specified in the Indenture, the principal sum of \$5,000, and to pay to the bearer hereof, on the date specified in the Indenture, the interest on the principal sum of \$5,000 at the rate of six and seventy-five hundredths percent (6.75%) per annum, commencing on February 1, 1980, and payable semi-annually on February 1, 1980, and February 1, 1981, and on each anniversary thereafter, until the principal sum of \$5,000 has been paid in full.

TRUSTEE'S CERTIFICATE OF AUTHENTICATION
This is one of the Bonds described in the within-mentioned Indenture.

THE CLERK OF THE
STATE OF CALIFORNIA



CALIFORNIA HOUSING FINANCE AGENCY

BY

Frank M. Pater

PRESIDENT

ATTEST:

Clara D. Hise

SECRETARY OF THE BOARD OF DIRECTORS

FEB.
Coupon
\$168
66

AUG.
Coupon
\$168
66

FEB.
Coupon
\$168
66

AUG.
Coupon
\$168
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FEB.
Coupon
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66

FEB.
Coupon
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AUG.
Coupon
\$168
66

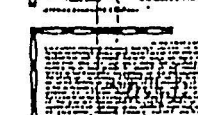
FEB.
Coupon
\$168
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AUG.
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AUG.
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CALIFORNIA HOUSING FINANCE AGENCY

MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

in full of the principal sum of \$5,000, and to pay interest thereon to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.

Redemption (as provided in the indenture hereinafter referred to) shall be made on the date of redemption, together with interest thereon to the date of redemption.

SIX AND SEVENTY-TWO DOLLARS AND NINE CENTS (1979)

The Agency has received from the State of California, the sum of \$5,000, and has deposited the same in the State Treasury, to the credit of the California Housing Finance Agency, for the purpose of paying the principal sum of \$5,000, and interest thereon, to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.

The Agency has received from the State of California, the sum of \$5,000, and has deposited the same in the State Treasury, to the credit of the California Housing Finance Agency, for the purpose of paying the principal sum of \$5,000, and interest thereon, to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.

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The Agency has received from the State of California, the sum of \$5,000, and has deposited the same in the State Treasury, to the credit of the California Housing Finance Agency, for the purpose of paying the principal sum of \$5,000, and interest thereon, to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.

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The Agency has received from the State of California, the sum of \$5,000, and has deposited the same in the State Treasury, to the credit of the California Housing Finance Agency, for the purpose of paying the principal sum of \$5,000, and interest thereon, to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.

The Agency has received from the State of California, the sum of \$5,000, and has deposited the same in the State Treasury, to the credit of the California Housing Finance Agency, for the purpose of paying the principal sum of \$5,000, and interest thereon, to the bearer hereof, as provided in the indenture hereinafter referred to, on the date of redemption.



FEB. 21
Coupon No.
\$168.7
707

AUG. 21
Coupon No.
\$168.7
707

FEB. 21
Coupon No.
\$168.7
707

AUG. 21
Coupon No.
\$168.7
707

FEB. 20
Coupon No.
\$168.7
707

AUG. 20
Coupon No.
\$168.7
707

FEB. 20
Coupon No.
\$168.7
707

AUG. 20
Coupon No.
\$168.7
707

FEB. 20
Coupon No.
\$168.7
707

AUG. 20
Coupon No.
\$168.7
707

FEB. 20
Coupon No.
\$168.7
707

AUG. 20
Coupon No.
\$168.7
707

FEB. 20
Coupon No.
\$168.7
707

TRUSTEE'S CERTIFICATE OF AUTHENTICATION

This is a true and correct copy of the original of the above described bond, as the same appears from the records of the State of California.

THE CLERK OF THE
STATE OF CALIFORNIA

in Trustee

H. J. Griesper



CALIFORNIA HOUSING FINANCE AGENCY

BY
Frank M. Paton
PRESIDENT

ATTEST:
Clara D. Horne
SECRETARY OF THE BOARD OF DIRECTORS



1

INMATES & CERTIFICATE OF AUTHENTICATION
This is one of the Bonds described in the order mentioned
made on 1919

TREASURER OF THE
STATE OF CALIFORNIA,
at Fresno

H. J. Guesser



CALIFORNIA HOUSING FINANCE AGENCY

MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

in full payment of the 1979 Series A Bonds of the California Housing Finance Agency, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

in full payment of the 1979 Series A Bonds of the California Housing Finance Agency, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

MA AND SEVENTH OF THE PROCEEDS OF THE 1979 SERIES A

The California Housing Finance Agency, a public instrumentality and political subdivision of the State of California, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

The California Housing Finance Agency, a public instrumentality and political subdivision of the State of California, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

The California Housing Finance Agency, a public instrumentality and political subdivision of the State of California, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

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The California Housing Finance Agency, a public instrumentality and political subdivision of the State of California, for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

TRUSTEE'S CERTIFICATE OF AUTHENTICATION
This is one of the Bonds described in the within-mentioned

TRUSTEE OF THE
STATE OF CALIFORNIA,
at Trustee

H. G. Guepper



CALIFORNIA HOUSING FINANCE AGENCY

BY

Frank M. Pater

ATTORNEY

Clair D. Hoge

SECRETARY OF THE BOARD OF DIRECTORS

FEB. 2
Coupon A
\$168
70

AUG. 2
Coupon A
\$168
70

FEB. 2
Coupon B
\$168
70

AUG. 2
Coupon B
\$168
70

FEB. 2
Coupon C
\$168
70

AUG. 2
Coupon C
\$168
70

FEB. 2
Coupon D
\$168
70

AUG. 2
Coupon D
\$168
70

FEB. 2
Coupon E
\$168
70

AUG. 2
Coupon E
\$168
70

FEB. 2
Coupon F
\$168
70

AUG. 2
Coupon F
\$168
70

FEB. 2
Coupon G
\$168
70

A 7086



CALIFORNIA HOUSING FINANCE AGENCY

MULTI-UNIT RENTAL HOUSING REVENUE BOND
1979 SERIES A

CALIFORNIA HOUSING FINANCE AGENCY, a public instrumentality and political subdivision of the State of California (herein called the "Agency"), for value received, hereby promises to pay (but only out of the sources specified in the Indenture hereinafter referred to), to the bearer hereof,

ON FEBRUARY 1,

2009

the principal sum of

Five Thousand Dollars (\$5,000)

in full payment of the \$5,000 Series A Bonds of California, and to pay interest thereon to the bearer hereof at the rate of 7% per annum, payable semi-annually on the first day of February and August of each year, commencing on the first day of February, 1980, and continuing until the first day of February, 2009.

THIS AND SEVENTY-FIVE HUNDREDTHS PERCENT (1979)

The Agency hereby certifies that the \$5,000 Series A Bonds of California, hereinafter referred to as the "Bonds", were issued by the Agency on February 1, 1979, and that the Bonds are now outstanding and are being sold by the Agency to the public at a price of 100% of the face value of the Bonds.

The Bonds are issued in accordance with the provisions of the California Housing Finance Agency Act, Chapter 1000, Statutes of California, 1977, and the California Housing Finance Agency Rules and Regulations, Chapter 1000, Statutes of California, 1977, and the California Housing Finance Agency Rules and Regulations, Chapter 1000, Statutes of California, 1977.

The Bonds are issued in accordance with the provisions of the California Housing Finance Agency Act, Chapter 1000, Statutes of California, 1977, and the California Housing Finance Agency Rules and Regulations, Chapter 1000, Statutes of California, 1977, and the California Housing Finance Agency Rules and Regulations, Chapter 1000, Statutes of California, 1977.

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CALIFORNIA HOUSING FINANCE AGENCY

BY

Frank M. Pater

PRESEALING

ATTEST:

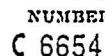
Quint D. Hase

SECRETARY OF THE BOARD OF DIRECTORS



H. J. Gresser

FEB., 1980	Coupon 1	\$168	70
AUG., 1980	Coupon 1	\$168	70
FEB., 1981	Coupon 1	\$168	70
AUG., 1981	Coupon 1	\$168	70
FEB., 1982	Coupon 1	\$168	70
AUG., 1982	Coupon 1	\$168	70
FEB., 1983	Coupon 1	\$168	70
AUG., 1983	Coupon 1	\$168	70
FEB., 1984	Coupon 1	\$168	70
AUG., 1984	Coupon 1	\$168	70
FEB., 1985	Coupon 1	\$168	70
AUG., 1985	Coupon 1	\$168	70
FEB., 1986	Coupon 1	\$168	70
AUG., 1986	Coupon 1	\$168	70
FEB., 1987	Coupon 1	\$168	70
AUG., 1987	Coupon 1	\$168	70
FEB., 1988	Coupon 1	\$168	70
AUG., 1988	Coupon 1	\$168	70
FEB., 1989	Coupon 1	\$168	70
AUG., 1989	Coupon 1	\$168	70
FEB., 1990	Coupon 1	\$168	70
AUG., 1990	Coupon 1	\$168	70
FEB., 1991	Coupon 1	\$168	70
AUG., 1991	Coupon 1	\$168	70
FEB., 1992	Coupon 1	\$168	70
AUG., 1992	Coupon 1	\$168	70
FEB., 1993	Coupon 1	\$168	70
AUG., 1993	Coupon 1	\$168	70
FEB., 1994	Coupon 1	\$168	70
AUG., 1994	Coupon 1	\$168	70
FEB., 1995	Coupon 1	\$168	70
AUG., 1995	Coupon 1	\$168	70
FEB., 1996	Coupon 1	\$168	70
AUG., 1996	Coupon 1	\$168	70
FEB., 1997	Coupon 1	\$168	70
AUG., 1997	Coupon 1	\$168	70
FEB., 1998	Coupon 1	\$168	70
AUG., 1998	Coupon 1	\$168	70
FEB., 1999	Coupon 1	\$168	70
AUG., 1999	Coupon 1	\$168	70
FEB., 2000	Coupon 1	\$168	70
AUG., 2000	Coupon 1	\$168	70
FEB., 2001	Coupon 1	\$168	70
AUG., 2001	Coupon 1	\$168	70
FEB., 2002	Coupon 1	\$168	70
AUG., 2002	Coupon 1	\$168	70
FEB., 2003	Coupon 1	\$168	70
AUG., 2003	Coupon 1	\$168	70
FEB., 2004	Coupon 1	\$168	70
AUG., 2004	Coupon 1	\$168	70
FEB., 2005	Coupon 1	\$168	70
AUG., 2005	Coupon 1	\$168	70
FEB., 2006	Coupon 1	\$168	70
AUG., 2006	Coupon 1	\$168	70
FEB., 2007	Coupon 1	\$168	70
AUG., 2007	Coupon 1	\$168	70
FEB., 2008	Coupon 1	\$168	70
AUG., 2008	Coupon 1	\$168	70
FEB., 2009	Coupon 1	\$168	70
AUG., 2009	Coupon 1	\$168	70



STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C

The State of California, for and in receipt of, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov. 1994. Subject to any right of prior redemption in this bond, expressly preserved with interest thereon from the date hereof at the rate of THREE AND FIFTY CENTS (3.50%) per centum annum, payable annually on the 1st day of May and the 1st day of November in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly provided for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument upon which all of its interest is due. Both the principal and any interest on this bond are payable to the order of any of the United States of America at the office of the Treasurer of the State of California at the capital of said State or to the City of Sacramento or the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF UNKETERED AND EFFECTIVE, EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OF REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES "A" OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA, UNDER AND IN PURSUANCE OF AND IN CONFORMANCE WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 6, PART 4, DIVISION 4 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992, AND IN CONFORMANCE WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACTS PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH A SUM, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST OF THE BOND.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER, AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

IN WITNESS WHEREOF, the President of the United California has caused the facsimile signature of the Governor and the facsimile counter signature of the United States to be affixed to this bond, and has caused this bond by affixing thereto his signature and the signature stamp and seal, and has caused the Great Seal of the State of California to be hereon impressed and affixed to the Great Seal of the State of California, this 11th day of December, 1964.

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Carl A. Bette
TREASURER OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]



NUMBER
C 6655



NUMBER
C 6655

STATE OF CALIFORNIA

WATER BOND OF THE STATE OF CALIFORNIA UNDER THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT SERIES C

The State of California, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)

on the 1st day of Nov. 1994. *Subject to any rights of prior redemption in this bond as expressly reserved with interest thereon from the date hereof, the bond shall be payable to the bearer hereof on the 1st day of Nov. 1994 and the 1st day of Nov. 1995 and thereafter annually on the 1st day of Nov. until the bond shall be fully paid. Interest shall be payable on this bond from and after the date of maturity of the bond and shall be duly presented for payment and remain unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest receipt attached to the bond at the time of maturity. Both the principal and interest on this bond are payable in lawful money of the United States at the office of the Treasurer of the State of California at the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.*

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF LIKE TENOR AND EFFECT (EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 1, PART 4, DIVISION 3 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONSOLIDATED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1992, AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREON. THE ACTS PROVIDED THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED, SUCH A SUM, IN ADDITION TO THE ORDINARY REVENUES OF THE STATE, AS SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS.

In Witness Whereof, the Treasurer of the State of California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond and has caused this bond to be affixed thereto his signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of November, 1994.

Sent A. Betts
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

STATE OF CALIFORNIA
WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C
NUMBER C 6655
FIVE THOUSAND DOLLARS (\$5,000)
on the 1st day of Nov. 1994. Subject to any rights of prior redemption in this bond as expressly reserved with interest thereon from the date hereof, the bond shall be payable to the bearer hereof on the 1st day of Nov. 1994 and the 1st day of Nov. 1995 and thereafter annually on the 1st day of Nov. until the bond shall be fully paid. Interest shall be payable on this bond from and after the date of maturity of the bond and shall be duly presented for payment and remain unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper interest receipt attached to the bond at the time of maturity. Both the principal and interest on this bond are payable in lawful money of the United States at the office of the Treasurer of the State of California at the City of Sacramento or at the office of any duly authorized agent of the State Treasurer.



NUMBER
C 6656

WATER BOND OF THE STATE OF CALIFORNIA
UNDER THE
CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT
SERIES C

on the 1st day of Nov. 1994. Labeled every night of prior to maturity in this bond, a grossly reserved with interest thereon from the date thereof at the rate of THREE AND FIFTY HUNDREDS (3.50%) percent per annum, payable semi-annually on the 1st day of May and the 1st day of November, in each year until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity thereof unless this bond is duly presented for payment and remains unpaid after such presentation. Unless this bond be registered, such interest prior to maturity shall be payable only upon presentation and surrender of the proper instrument upon hands of the cashier or generally mature. Both the principal and interest on this bond are payable in lawful money of the United States at the office of the Treasurer of the State of California at the Capital Building, State of California, Sacramento at the office of any duly authorized agent of the State Treasurer.

THIS BOND IS ONE OF A DULY AUTHORIZED ISSUE OF BONDS OF THE STATE OF CALIFORNIA IN THE AGGREGATE PRINCIPAL AMOUNT OF ONE BILLION SEVEN HUNDRED FIFTY MILLION DOLLARS (\$1,750,000,000), ALL OF UKE TENOR AND EFFECT EXCEPT FOR SUCH VARIATIONS, IF ANY, AS MAY BE REQUIRED TO DESIGNATE VARYING SERIES, DATES, NUMBERS, MATURITIES, INTEREST RATES OR REDEMPTION FEATURES), AND IS ONE OF THE BONDS OF SERIES C OF SAID AUTHORIZED ISSUE, AND IS ISSUED BY THE STATE OF CALIFORNIA UNDER AND IN PURSUANCE OF AND IN CONFORMITY WITH THE PROVISIONS OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT BOND ACT (CHAPTER 8, PART 6, DIVISION 6 OF THE WATER CODE OF THE STATE OF CALIFORNIA) APPROVED BY THE PEOPLE OF THE STATE OF CALIFORNIA AT THE SPECIAL ELECTION CONDUCTED WITH THE GENERAL ELECTION HELD IN SAID STATE ON NOVEMBER 3, 1988 AND IN CONFORMITY WITH A RESOLUTION OF THE CALIFORNIA WATER RESOURCES DEVELOPMENT FINANCE COMMITTEE DULY PASSED AND ADOPTED.

BONDS OF SERIES "C," NUMBERED C1 TO C7,700, BOTH INCLUSIVE (MATURING BY THEIR TERMS PRIOR TO NOVEMBER 1, 1984), SHALL NOT BE SUBJECT TO REDEMPTION PRIOR TO THEIR FIXED MATURITY DATES. BONDS OF SERIES "C," NUMBERED C7,701 TO C20,000, BOTH INCLUSIVE (MATURING BY THEIR TERMS ON AND AFTER NOVEMBER 1, 1984), SHALL BE SUBJECT TO REDEMPTION AS A WHOLE, OR IN PART IN INVERSE NUMERICAL ORDER FROM HIGHER TO LOWER, AT THE OPTION OF THE STATE FROM ANY SOURCE OF AVAILABLE FUNDS ON NOVEMBER 1, 1985 (BUT NOT PRIOR THERETO) AND ON ANY DATE THEREAFTER PRIOR TO THEIR FIXED MATURITY DATES AT THE PRINCIPAL AMOUNT THEREOF, PLUS ACCRUED INTEREST THERETO TO DATE OF REDEMPTION, TOGETHER WITH A PREMIUM OF ONE EIGHTH OF 1% OF SUCH PRINCIPAL AMOUNTS FOR EACH TWELVE MONTHS FROM THE DATE FIXED FOR REDEMPTION TO THE NEXT MATURITY DATE OF THE BONDS SO CALLED FOR REDEMPTION OR TO NOVEMBER 1, 2003, WHICHEVER DATE IS EARLIER, AND, WITHOUT PREMIUM, IF REDEEMED AFTER NOVEMBER 1, 2003.

THE FULL FAITH AND CREDIT OF THE STATE OF CALIFORNIA ARE HEREBY PLEDGED FOR THE PUNCTUAL PAYMENT OF BOTH THE PRINCIPAL AND INTEREST HEREOF. THE ACT PROVIDES THAT THERE SHALL BE COLLECTED ANNUALLY IN THE SAME MANNER AND AT THE SAME TIME AS OTHER STATE REVENUE IS COLLECTED SUCH AS SUM IN ADDITION TO THE ORDINARY REVENUES OF THE STATE SHALL BE REQUIRED TO PAY THE PRINCIPAL AND INTEREST ON THE BONDS

IT IS HEREBY CERTIFIED, RECITED AND DECLARED THAT ALL ACTS, CONDITIONS AND THINGS REQUIRED TO EXIST, HAPPEN AND BE PERFORMED PRECEDENT TO, AND IN THE ISSUANCE OF THIS BOND HAVE EXISTED, HAPPENED AND BEEN PERFORMED IN REGULAR AND DUE TIME, FORM AND MANNER AS REQUIRED BY LAW, AND THAT THIS BOND CONSTITUTES A VALID AND LEGALLY BINDING GENERAL OBLIGATION OF THE STATE OF CALIFORNIA.

In Witness Whereof, the Treasurer of the United California has caused the facsimile signature of the Governor and the facsimile countersignature of the Controller to be affixed to this bond, and has endorsed this bond by affixing thereto his signature with a signature stamp and has caused the Great Seal of the State of California to be hereon impressed at the City of Sacramento, State of California, this 22 day of November, 1924.

Edward G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Bert A. Betts
 TREASURER OF THE STATE OF CALIFORNIA

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]



NUMBER
C 6657

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]



NUMBER
C 6658

Alan Cranston
CONTROLLER OF THE STATE OF CALIFORNIA

[illegible]

 J. Edgar Hoover



STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER

AE 10133

NUMBER

AE 10133

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and tender of the proper interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California, in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978 and in conformity with a resolution of the Veterans Finance Committee of 1943.

Bonds of Series AE maturing on or before August 1, 2000 are not subject to redemption prior to their fixed maturity dates. Bonds of Series AE maturing on or after August 1, 2001 are subject to redemption prior to their fixed maturity dates, at the option of the State, as a whole or in part, in inverse order of maturities, on any interest payment date on or after August 1, 2000, upon payment of the principal amount hereof and interest accrued thereon to the date of redemption. The amount of Bonds of Series AE called for redemption at any one time must not be less than the amount maturing in any one year.

It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Unruh

TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA





STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10134

NUMBER
AE 10134

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of
FIVE THOUSAND DOLLARS (\$5,000)
on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and surrender of the principal interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000) all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

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It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Unzueta

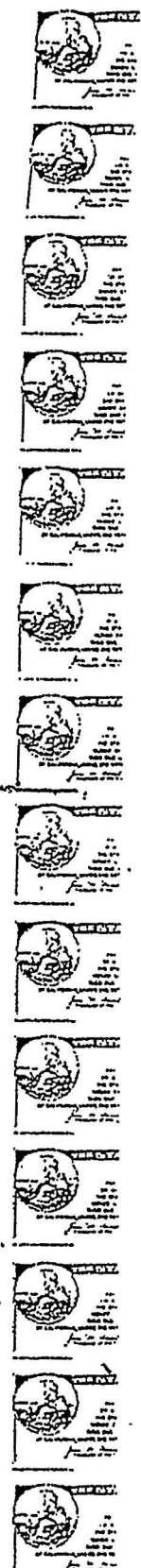
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown, Jr.

GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle

CONTROLLER OF THE STATE OF CALIFORNIA



\$5000



\$5000

STATE OF CALIFORNIA

VETERANS BOND OF THE STATE OF CALIFORNIA
UNDER THE VETERANS BOND ACT OF 1978

SERIES AE

NUMBER
AE 10135

NUMBER
AE 10135

The STATE OF CALIFORNIA, for value received, promises to pay to the bearer hereof the principal sum of

FIVE THOUSAND DOLLARS (\$5,000)

on AUGUST 1, 1998 (subject to any right of prior redemption in this bond expressly reserved), with interest thereon from the date hereof at the rate of

_____ six and nine tenths per cent (6.9%) _____

per annum, payable on February 1, 1981 and thereafter semiannually on February 1 and August 1 in each year, until this bond shall be fully paid. Interest shall cease to accrue upon this bond from and after the date of maturity hereof unless this bond is duly presented for payment and remains unpaid after such presentation. Such interest prior to maturity shall be payable only upon presentation and surrender of the principal interest coupons hereto attached, as they severally mature. Both the principal of and interest on this bond are payable in lawful money of the United States of America at the office of the Treasurer of the State of California in Sacramento, California, or at the office of any duly authorized agent of the State Treasurer.

This bond is one of a duly authorized issue of bonds of the State of California in the aggregate principal amount of Five Hundred Million Dollars (\$500,000,000), all of like tenor and effect (except for such variations, if any, as may be required to designate varying series, dates, numbers, maturities, interest rates or redemption features), and is one of the bonds of Series AE of said issue. This bond is issued pursuant to the Veterans Bond Act of 1978, approved by the People of the State of California at a special election consolidated with the general election held in said State on November 7, 1978, and in conformity with a resolution of the Veterans Finance Committee of 1943.

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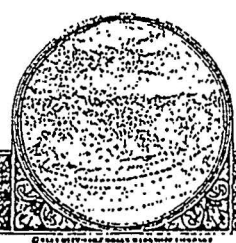
It is hereby certified that all conditions, things and acts required to exist, happen and be performed precedent to and in the issuance of this bond do exist, have happened and have been performed in due time, form and manner as required by law, and that this bond constitutes a valid and legally binding general obligation of the State of California. The full faith and credit of the State of California are hereby pledged for the punctual payment of both the principal and interest hereof.

IN WITNESS WHEREOF, the Treasurer of the State of California has caused his facsimile signature and the facsimile signatures of the Governor and the Controller to be affixed to this bond, and has caused the Great Seal of the State of California to be hereon impressed, all at the City of Sacramento, State of California, this 1st day of May, 1980.

Jose M. Urzua
TREASURER OF THE STATE OF CALIFORNIA

Edmund G. Brown
GOVERNOR OF THE STATE OF CALIFORNIA

Kenneth C. Coyle
CONTROLLER OF THE STATE OF CALIFORNIA



Memorandum



To : SAC, SAN FRANCISCO (29A-9888) (P)

Date 8/29/88

From : SA [redacted] (SJRA)

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b7C

Subject :

[redacted]
ET AL;
BF&E;
OO: SAN FRANCISCO

Cooperating witness [redacted]

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[redacted] has advised writer that captioned individual, a professional and [redacted]

[redacted] is aware that [redacted] is under investigation by various agencies, including the FBI for violations of civil and criminal statute. [redacted] to be involved in real estate manipulations and [redacted]

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[redacted] Special Agent [redacted]
San Francisco Division has established a contact with the California Department of Motor Vehicles [redacted]

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LEADS

SAN FRANCISCO

AT SAN FRANCISCO, CALIFORNIA: SA [redacted] is requested to contact [redacted] and thereafter be introduced to [redacted] to further develop information concerning [redacted] attempt to obtain [redacted]

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[redacted] was met by SA [redacted]
Tape never transcribed
lead closed 9/26/89 [signature]

JBD/lmw
(3)

SEARCHED [initials] INDEXED [initials]
SERIALIZED [initials] FILED [initials]

AUG 30 1988

[redacted] San Francisco

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29A-9888-22

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 9/19/88

1

[redacted] was advised of the identity of the interviewing agent and thereafter provided the following information concerning her knowledge of [redacted]

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In mid 1983, she applied for work with numerous individuals seeking a [redacted]. She was eventually hired by [redacted]

[redacted] ended up not only functioning as [redacted] but also the [redacted] in not only the business known as [redacted] additional businesses known as [redacted]

[redacted] He was also involved in an entity he formed with SYLVIA BROWN known as [redacted] which [redacted] was familiar.

[redacted] worked for [redacted] when she left his employment. During the period of her employment, she is aware that [redacted] maintained a personal bank account at the Security Pacific National Branch in Los Gatos. All of the business accounts for his various business entities were maintained at Imperial Bank.

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[redacted] parents reside in the Chicago area. He travels to Chicago and Hawaii periodically. He is married to [redacted] [redacted] made remarks to [redacted] during her employment which suggest that he possibly may have a previous marriage.

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[redacted]
[redacted]
[redacted]

She is aware that he was arrested for driving under the influence in 1982 and there is a record of this at the Santa Clara County Sheriff's Department. [redacted] doing business as, [redacted] is a real estate broker

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Investigation on 9/13/88 at SAN JOSE, CALIFORNIA File # SF 29A-9888 -23

by SA [redacted] /mk Date dictated 9/14/88

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SF 29A-9888
JBD/mk

Continuation of FD-302 of _____, On 9/13/88, Page 2 b6
b7C

with offices on _____ had some real estate dealings together. _____ who has an office in the _____ San Jose, California, is also involved in real estate and investments and had dealings with _____

b6
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_____ in San Jose, was another personal friend and close associate of _____ told her that _____ had taught him many things about how to do various deals. _____ provided _____ with various municipal and other bonds could be used to display as additional wealth in the enhancement of financial statements. _____ then used copies of these bonds to increase his net worth on financial statements she prepared for _____. She believes that _____ obtained the bonds originally from a client.

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SYLVIA BROWN is a psychic who is associated with _____ in various transactions and _____ caused fraudulent financial statements to be prepared for BROWN, utilizing the same bonds, Supra, to increase her net worth.

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_____ (phonetic) is a son of SYLVIA BROWN who has worked for _____

_____ is an appraiser who has performed appraisals for _____

b6
b7C

_____ kept copies of various documents which were in her custody during her employment. She has turned these over to her attorney, _____ of San Jose and authorized him to make it available to the FBI. She provided a discription of her work responsibilities during the time she worked for _____. She indicated she would be willing to be reinterviewed once the FBI has obtained the records to refresh her memories.



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to

File No. **29A-9888**

450 Golden Gate Avenue

Box 36015

San Francisco, California 94102

Sept. 19, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney [REDACTED]

RE: [REDACTED]

Dear Sir:

Reference is made to my letter dated **June 30, 1988**, concerning the captioned individuals and/or businesses. In connection with this investigation, it is requested that a Federal Grand Jury subpoena(s) be issued, directed to:

① [REDACTED]

For the following documents, and/or records:

A. For testimony

B. for any [REDACTED]

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b3
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b7C

b3
b6
b7C

SEARCHED

SERIALIZED

INDEXED

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29A-9888-24

pg 2

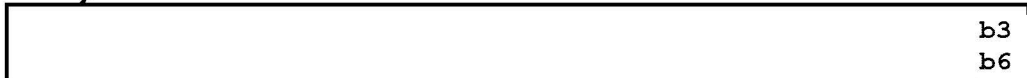
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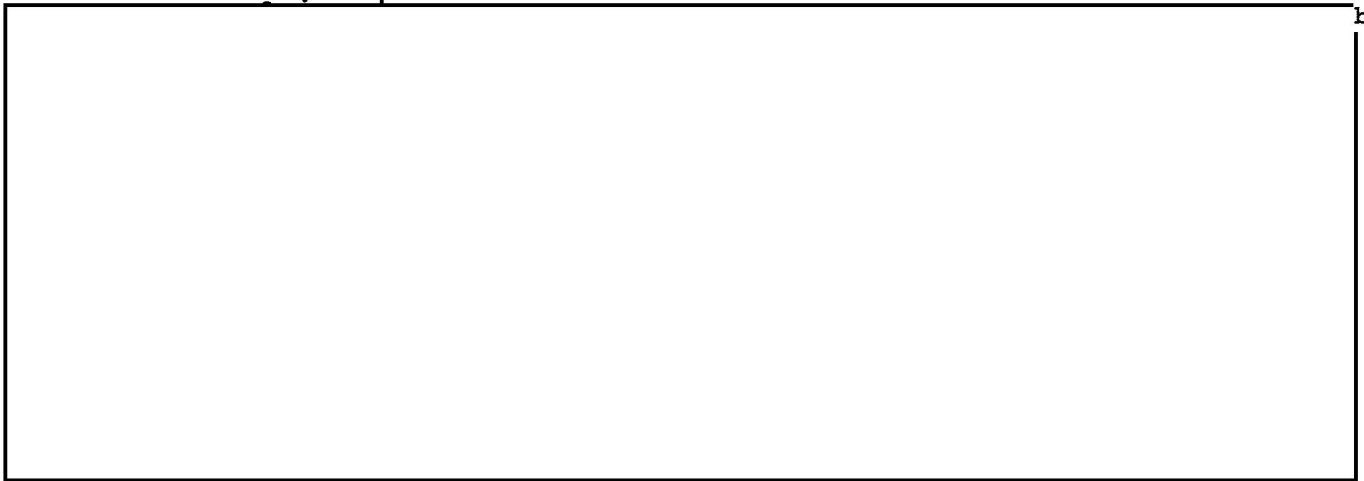
b3
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A. for testimony

B. for any



b3
b6
b7C



③



b3
b6
b7C

for any



SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge

[redacted] Supervisory Special Agent

[redacted]

- *Special Agent*
- *Special Agent*
- *Special Agent*

b6
b7C

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

WES/ghd

By: [redacted]
Supervisory Special Agent

b6
b7C

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 9/23/881

During a surveillance of Special Agent [redacted] who was acting in the capacity of an undercover role, he was observed in the parking lot of the [redacted] located at [redacted]. One roll of 35mm film was exposed taking photos of SA [redacted] meeting with [redacted]. The photos were made at approximately 1:15 p.m. on Tuesday, August 23, 1988.

b6
b7CInvestigation on 8/23/88 at SAN JOSE, CALIFORNIA File # SF 29A-9888 - 25by SA [redacted] /mk Date dictated 9/23/88b6
b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to

File No. *29A-9888*

450 Golden Gate Avenue

Box 36015

San Francisco, California 94102

September 23, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney

RE:

Dear Sir:

Reference is made to my letter dated *6/30/88*, concerning the captioned individuals and/or businesses. In connection with this investigation, it is requested that a Federal Grand Jury subpoena(s) be issued, directed to:

Custodian of Records

[Redacted]

For the following documents, and/or records:

① *Any and all records pertaining to*

[Redacted]

[Redacted]

SEARCHED
SERIALIZED
INDEXED
FILED

29A-9888-26

SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge
[redacted] Supervisory Special Agent

[redacted]

Special Agent

b6
b7C

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

WES/910

By: [redacted]
Supervisory Special Agent

b6
b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No. *29A - 9888*

450 Golden Gate Avenue
Box 36015
San Francisco, California 94102
September 30, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney

RE:

Dear Sir:

Reference is made to my letter dated *6/30/88*, concerning the captioned individuals and/or businesses. In connection with this investigation, it is requested that a Federal Grand Jury subpoena(s) be issued, directed to:

Custodian of Records

For the following documents, and/or records:

Any and all records pertaining to

b6
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b3

b3
b6
b7C

b6
b7C

29A - 9888 - 27
FBI/DOJ

SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge

Supervisory Special Agent



Special Agent

b6
b7C

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

WES / JRO

By:

Supervisory Special Agent

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FEDERAL BUREAU OF INVESTIGATION
FOI/PA
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JAL

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Not for one serial.

29A-4888-28

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 10/5/88

1

[redacted] voluntarily appeared at the San Jose Resident Agency of the Federal Bureau of Investigation (FBI). [redacted] was advised of the identity of the interviewing agent and thereafter provided the following information:

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He currently resides at [redacted]
[redacted] From about February, 1987 until June, 1988, he was employed as a [redacted]

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Although he was called a [redacted] he is not licensed by any Governmental agency. [redacted]

[redacted]
These included about half single family dwellings and half multiple unit dwellings such as duplexs and fourplexs.

[redacted] does not know who actually owned these properties. He assumed that [redacted] or one of his business entities, [redacted]

[redacted]
were the owners.

[redacted]
[redacted] purchased in [redacted]
[redacted] In late 1987, exact date not recalled, he had traveled to [redacted] to look at the condominium complex prior to [redacted] purchase of it. He believes the complex was purchased by [redacted] (phonetic) and his partner, [redacted]. The complex which consisted of seventy-two units, was financed through American Federal Savings and Loan of Colorado.

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[redacted] never participated in any financial transactions with [redacted] but he is aware that [redacted] lived on credit and utilized numerous credit cards.

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9/19/88 San Jose, California 29A-9888 -29
Investigation on [redacted] at [redacted] File # [redacted]
by SA [redacted] /slw Date dictated 9/19/88

b6
b7C

SF 29A-9888

JBD/slw

Continuation of FD-302 of _____, On 9/19/88, Page 2

b6
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_____ frequently would refuse to talk with these people telling _____ to take a message and tell the caller that he was out of the office. _____ had his own private line which was utilized by those people he wished to talk with. He also would receive calls on the phone lines of _____ and again, would frequently not wish to speak with people calling him.

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b7C

During the time that _____ the following individuals were employed as _____. She left _____ employ after about six months to seek a better employment. She was replaced by _____ who was the _____ for approximately eight months and left because of a pregnancy. _____ came into the employment of _____ about the end of 1987 or the first part of 1988. She had previously worked for _____ and was returning to his employ. She was still working in _____ office at _____ when _____ terminated his employment. She also functioned as an _____.

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_____ has no knowledge of any utilization of narcotic substances by _____. He is aware that _____ was a social drinker, but never saw him drunk.

b6
b7C

_____ did some work on the _____ residence located in _____ and met _____. _____ also would occasionally show up at the offices, but _____ excluded her from any knowledge of business transactions. She seemed to enjoy the high life style which _____ provided her with including driving a Mercedes automobile, expensive clothing and credit cards. They have a _____ about _____ years old, who also enjoyed the fine things which _____ provided her with.

He is aware that _____ had numerous bank accounts for his business transactions and believes, during the period of his employment, that most of the banking was done at the California Business Bank. He is aware that _____ had a personal account or two and numerous credit lines from various banks, but is uncertain as to where these were located.

b6
b7C

_____ operated the rental properties. The properties were bought with investor money originally and _____ was lead to believe that _____ was buying out these peoples investment because he would pay them monthly payments.

SF 29A-9888
JBD/slw

Continuation of FD-302 of [REDACTED]

, On

9/19/88

, Page

3

b6
b7C

He is aware that [REDACTED] had an account at the Security Pacific National Bank branch located in Los Gatos. [REDACTED] was the [REDACTED] on this account and although the balance never was more than several hundred dollars, he does not believe [REDACTED] or anyone else signed checks on it. [REDACTED]

[REDACTED]

[REDACTED]

b6
b7C

SYLVIA BROWN was described by [REDACTED]. She did various investments with [REDACTED] including one known to him as [REDACTED] which has since gone defunct. He does not know of any romantic involvement between BROWN and [REDACTED]

b6
b7C

[REDACTED] and considered himself to be quite a ladies man. He was proud to have been a [REDACTED]. [REDACTED] is also aware that [REDACTED] enjoyed travel to Hawaii and believes that [REDACTED] had a time share condominium in the Hawaiian Islands.

[REDACTED] approached [REDACTED] to locate a storage locker for [REDACTED] where the office furniture and records of [REDACTED] and the other [REDACTED] entities could be stored. [REDACTED] was aware that [REDACTED] [REDACTED] several months prior to that time.)

b6
b7C

[REDACTED] ended up renting a storage locker on Laurelwood, between Victor and Edward Streets, in Santa Clara. [REDACTED] was going to help [REDACTED] move the office equipment and records to this location, but was unable to assist because of personal commitments.

He believes [REDACTED] is now living in a condominium complex, with [REDACTED] a former employee of [REDACTED] (one of [REDACTED] companies) on [REDACTED] in the next to the last unit on that cul-de-sac. He does not know what vehicle [REDACTED] is currently driving, having been told that [REDACTED]

[REDACTED]

b6
b7C

SF 29A-2988

JBD/slw

Continuation of FD-302 of _____, On 9/19/88, Page 4

b6
b7C

_____ is a personal friend of _____ who introduced him to the job at _____ held a position as _____ and was responsible for dealing with the various creditors _____ had. He believes _____ was good at appeasing people, but does not believe that _____ was aware of the extent of _____ activities. Because of his personal problems, _____ left the employment of _____ about the first part of 1988.

_____ Supra, was a _____ and was still working for _____ at the time he _____

b6
b7C

_____ was an associate of _____ who, _____ believes, was an investor. He is aware that _____ was a co-owner on specific properties with _____

_____ was brought in as the _____ worked there, there were approximately five to eight brokers and loan processors putting together loan packages for prospective borrowers with lending sources, such as banks and savings and loan.

b6
b7C

_____ was known to _____ as a man who was always squirering around looking for investments with _____

_____ is aware that _____ owned a six unit apartment building in _____ which was not managed by himself. The agent for the rental of this building was _____ and he dealt with _____

b6
b7C

_____ was an appraiser who had an office _____ He is aware that she payed no rent for this office space and would apparently do anything _____ asked her to do, including appraisals. _____

_____ is another appraiser, used by _____ on numerous deals.

SF 29A-9888
JBD/slw

Continuation of FD-302 of [REDACTED], On 9/19/88, Page 5 b6
b7C

[REDACTED] Insurance Agent. He insured most if not all of his properties with Farmers Insurance, through her.

[REDACTED] was known to [REDACTED] as a Realtor in the [REDACTED] area who is involved in the acquisition of [REDACTED] [REDACTED] home.

[REDACTED] indicated that he is unaware of any illegal activities committed by [REDACTED]. He is aware that [REDACTED] lived extensively on credit and believes that [REDACTED] became over extended in his dealings. The above is true to the best of [REDACTED] memory and he would so testify if called upon.

b6
b7C

FEDERAL BUREAU OF INVESTIGATION

1

Date of transcription October 11, 1988

[redacted] was located at her residence where she was reminded of the identity of the interviewing agent. Also present during and participating in the interview was California Deputy Attorney General RONALD SMETANA.

b6
b7C

[redacted] repeated information she had previously provided to Special Agent [redacted] for the benefit of Mr. SMETANA. She indicated that she had worked for [redacted] at his offices on [redacted] beginning in 1983 and terminating that employment in 1984. At that time he was doing business as [redacted].
[redacted]
[redacted] At the time [redacted] was working in his office.

b6
b7C

[redacted] was a management company for rental properties owned by [redacted] and other individuals.

b6
b7C

[redacted] was a real estate sales office and was the parent company, she believes, for [redacted] other business interests.

[redacted] the books were already in a considerable state of disarray and [redacted] was behind in payments to various investors, insurance companies and lenders.

b6
b7C

[redacted] was brought in by [redacted] to prepare payroll taxes for his employees.

[redacted] that the shortage of funds in his business ventures was because [redacted] had embezzled millions of dollars from him.

b6
b7C

To the best of [redacted] knowledge, [redacted] engaged in banking relationships with the Pacific Valley Bank and Imperial Banks.

Investigation on 9/26/88 at Salinas, California File # SF 29A-9888-30

by SA [redacted] kmr Date dictated 9/28/88

b6
b7C

Continuation of FD-302 of [redacted] by SA [redacted] /kmr On 9/26/88, Page 2

b6
b7C

[redacted]

[redacted]

[redacted]

She is aware that the 1982 return was utilized in the submission of a financial statement for [redacted] in connection with a loan.

b6
b7C

[redacted]

[redacted] was always looking for the big deal to rescue his embattled financial empire.

She is aware that he prepared a financial package which was sent out to numerous lenders. She is unaware as to whom might have lent him money on this financial package. The package included a listing of property owned, for instance [redacted] a residence where she and her husband resided, tax returns, schedules of creditors, photocopies of bearer bonds and verification of deposit forms.

b6
b7C

[redacted] was the representative of [redacted] [redacted] with whom she dealt concerning the loan [redacted] supposedly arranged for she and her husband with that entity to purchase the property at [redacted]

b6
b7C

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 10/17/88

1 .

[redacted] date of birth [redacted]
[redacted] voluntarily appeared at the San Jose, Resident Agency, Federal Bureau of Investigation. He was advised of the identity of the interviewing agent. Present during and participating in the interview was California Deputy Attorney General RONALD SMETANA. [redacted] provided the following information:

b6
b7C

He is a former employee of [redacted] having worked for [redacted] business entities from October, 1986, until February, 1988, at which time he quit that employment due to [redacted] inability to continue paying him.

b6
b7C

[redacted] is the holder of the real estate license which he obtained in 1986. He originally met [redacted] in 1986 through a business association at which time [redacted] was in the process of opening [redacted]

b6
b7C

[redacted] was apparently impressed with [redacted] and offered him a job at [redacted]

[redacted] was initially involved in the issuing of credit lines on commercial property. [redacted] did not itself fund loans but would put together lenders who had money and perspective borrowers. [redacted] does not believe that [redacted] there were residential loan borrowers in the clientele of [redacted]

Clients were brought into [redacted] by realtors in the San Jose area. Employees of that entity included [redacted]

b6
b7C

The office was located on [redacted] in [redacted]. The books of the company were kept by [redacted] and [redacted] other entities at that location included [redacted]

Investigation on 10/3/88 at SAN JOSE, CALIFORNIA File # SF 29A-9888-31
by SA [redacted] mk Date dictated 10/13/88

b6
b7C

SF 29A-9888
JBD/mk

Continuation of FD-302 of _____, On 10/3/88, Page 2 b6
b7C

Escrows handled through these entities were normally opened and handled by _____

_____ individuals who were employed included _____ and _____. He is familiar with _____ as an employee who left _____ company before he started working there. Another employee was _____

When an escrow would be opened that individual was responsible for contacting a title insurance company and obtaining a preliminary title and final title insurance policy.

_____ was originally paid from _____ later _____ and occasionally from _____ personal account.

_____ was hired by _____ to take over _____ and _____ moved over to the office of _____ in early 1987. _____ was another individual who worked for short time for _____

_____ drove expensive automobiles and to _____ knowledge lived very comfortably. _____ was always working on big projects hoping to eventually someday pull off a big score from which he would get rich. The only significant deal _____ is aware of that _____ ever consummated was the purchase of the _____

_____ did all of the workup for the purchase of that _____ believes, the development was approximately fifty percent occupied at the time _____ purchased it. _____ believes, based on his knowledge of the deal, that even if the development had been one hundred percent occupied there would have been a negative cash flow based upon _____ purchase price. _____ told _____ that he expected to raise the rents on the projects

SF 29A-9888
JBD/mk

Continuation of FD-302 of [REDACTED], On 10/3/88, Page 3 b6
b7C

and that through appreciation, the project would become a profitable venture for him. [REDACTED] (phonetic) was the seller of the project. [REDACTED] believes that the development was in foreclosure by [REDACTED]. He believes that [REDACTED] gave back to [REDACTED] a second note.

b6
b7C

[REDACTED] was in the business of acting as rental agent for properties owned by [REDACTED] and individuals who had invested with him. [REDACTED]

b6
b7C

[REDACTED]

b6
b7C

[REDACTED]
[REDACTED]
[REDACTED] This was not a regular occurrence.

b6
b7C

[REDACTED] recalls [REDACTED] telling him that the cashier's checks were being deposited into another account, not further identified. [REDACTED] received the impression that some of these cashier's checks were used to pay off various lines of credit held by [REDACTED] at various banks.

In [REDACTED] opinion, [REDACTED] was the only one of [REDACTED] entities that was making any significant profit. [REDACTED] may have had a small positive cash flow.

b6
b7C

SF 29A-9888
JBD/mk

Continuation of FD-302 of [REDACTED], On 10/3/88, Page 4 b6
b7C

[REDACTED] use in seeking refinancing of existing real estate loans. [REDACTED] is aware that [REDACTED] put together the package which [REDACTED] used to obtain financing for the purchase of a home on [REDACTED]

b6
b7C

[REDACTED] would provide whatever data and material were necessary for these personal financial statement packages. The material would include updating previously entered information on a computer which would then printout forms, photocopies of bonds supposedly held by [REDACTED] (never saw the real bonds), schedules of real estate owned and other personal information. [REDACTED] commented that the schedule of real estate which [REDACTED] claimed he owned was similar to the list of properties which were managed by [REDACTED]. The financial data would further include tax returns of [REDACTED] and appraisals of the property, sometimes performed by [REDACTED] an appraiser used frequently by [REDACTED]

b6
b7C

[REDACTED] was another appraiser who did a lot of work for [REDACTED]

b6
b7C

[REDACTED] personal financial statement and loan package to various lenders attempting to find the best rate for [REDACTED] to refinance his properties.

[REDACTED] knows that [REDACTED] was someone who contacted [REDACTED] and believes he was an investor. SYLVIA BROWN was a personal friend and business associate of [REDACTED]. [REDACTED] was another investor and friend of [REDACTED]. [REDACTED] contact at the Bank of Northern California. [REDACTED] was another banker [REDACTED] dealt with. [REDACTED] was another banker who dealt with [REDACTED] and worked for a time at the Bank of Northern California.

b6
b7C

SF 29A-9888
JBD/mk

Continuation of FD-302 of [REDACTED], On 10/3/88, Page 5 b6
b7C

[REDACTED] is a realtor who was involved in the purchase of the [REDACTED] was a business associate of [REDACTED] was another business associate of [REDACTED] was unknown to [REDACTED] but he has heard or seen that name in connection with [REDACTED]

b6
b7C

[REDACTED] family is from the Chicago area and [REDACTED] would travel to that location occasionally. [REDACTED] went with him along with [REDACTED] following the conclusion of the [REDACTED] purchase.

[REDACTED] that he owned a condo, timeshare on [REDACTED] enjoyed going there frequently.

b6
b7C

[REDACTED]
[REDACTED]
The above information is true and correct to the best of [REDACTED] knowledge and he would so testify if called upon to do so.



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No. *29A-9888*

450 Golden Gate Avenue
Box 36015
San Francisco, California 94102
October 18, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney

RE:

Dear Sir:

Reference is made to my letter dated _____,
concerning the captioned individuals and/or businesses. In connection with
this investigation, it is requested that a Federal Grand Jury subpoena(s) be
issued, directed to:

b6
b7C

b3
b6
b7C

For the following documents, and/or records:

Any and all records pertaining to

b3
b6
b7C

OCT 20 1988

DISCO

b6
b7C

1- Addressee

① *29A-9888*

29A-9888-32

FBI/DOJ

SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge
[Redacted] Supervisory Special Agent

[Redacted]

Special Agent

~

~

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

WGH/jm

By: [Redacted]
Supervisory Special Agent

b6
b7C

b6
b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to

File No. *29A-9888*

450 Golden Gate Avenue

Box 36015

San Francisco, California 94102

October 24, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney

RE:

Dear Sir:

Reference is made to my letter dated _____,
concerning the captioned individuals and/or businesses. In connection with
this investigation, it is requested that a Federal Grand Jury subpoena(s) be
issued, directed to:

Custodian of Records

For the following documents, and/or records:

Any and all records pertaining to

b6
b7C

b3
b6
b7C

b3
b6
b7C

b6
b7C



29A-9888-33

SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge
[Redacted] Supervisory Special Agent

[Redacted]

Special Agent

New Addition →

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

[Redacted]

By: [Redacted]
Supervisory Special Agent

b6
b7C

b6
b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to

File No. *29 A 9 88 8*

450 Golden Gate Avenue

Box 36015

San Francisco, California 94102

October 24, 1988

Mr. Joseph P. Russoniello
United States Attorney
Northern District of California
450 Golden Gate Avenue
Box 36055
San Francisco, California 94102

Attention: Assistant U. S. Attorney

RE: [redacted]

Dear Sir:

Reference is made to my letter dated _____, concerning the captioned individuals and/or businesses. In connection with this investigation, it is requested that a Federal Grand Jury subpoena(s) be issued, directed to:

Custodian of Records

[redacted]

For the following documents, and/or records:

Any and all records pertaining to [redacted]

[redacted]

b6
b7C

b3

b3
b6
b7C

b6
b7C

[redacted]

29 A 9 888-3456
FBI/DOJ

SUBPOENA(S) REQUEST

It is requested that the below named agents be granted access to the materials obtained by this/these subpoena(s) to aid and assist the attorney for the government in the performance of his/her duties:

Richard W. Held, Special Agent in Charge
[redacted] Supervisory Special Agent

[redacted]

Special Agent

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

[redacted]

By: [redacted]
Supervisory Special Agent

b6
b7C

b6
b7C

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 11/18/88

1

[] contacted SA [] by telephone at the San Jose Resident Agency, Federal Bureau of Investigation (FBI). [] advised that he is a former employee of the [] having terminated his employment there in January of 1987, and that while in that employment, he was the []

b6
b7C

[] provided the following information:

[] had come into the California Commerce Bank at San Jose as a customer about March or April, 1986. At that time he wished to borrow approximately \$250,000 through a line of credit. He completed a loan application and attached to it tax returns, financial statement and other documents required by the bank. These items were reviewed by [] who recommended approval of the line of credit and passed it on to his superiors. He believes that at least two other bank officials also passed on the line of credit because of its size before the loan was actually funded.

b6
b7C

[] had indicated in his application that the California Commerce Bank loan was to be used to payoff an existing loan at the Crocker National Bank (CNB). Additionally, [] agreed that he would bring in additional banking business from his own business entities and through referrals to the bank. [] recalled that [] never did bring in or generate any additional business for California Commerce Bank.

b6
b7C

[] recalled that [] immediately drew down the entire line of credit but was very slow in making interest payments as required. Finally, because of delinquencies, in about December, 1986, [] that the note would be called by the bank when it became due in April, 1987. As [] recalled the line of credit had been a one year term with the potential for renewal. As noted,

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b7C

[] recalled that [] had been referred to California Commerce Bank by another individual not recalled and that [] himself had not known [] prior to his arrival at California

b6
b7C

Investigation on 10/28/88 at San Jose, California File # SF 29A-9888-35

by SA [] /lmw Date dictated 10/31/88

b6
b7C

SF 29A-9888
JBD/lmw

Continuation of FD-302 of [redacted] lmw , On 10/28/88 , Page 2

b6
b7C

Commerce Bank. [redacted] had lunch on several occasions and [redacted] played tennis with [redacted] at his club in the [redacted] area. During their contacts, [redacted] mentioned SYLVIA BROWN, an acquaintance of his to [redacted]. SYLVIA was to be encouraged to establish a banking relationship with California Commerce Bank but, to [redacted] knowledge she never did.

[redacted] recalls that on his visit to [redacted] office in [redacted] was driving a bright red Ferrari with California personalized license plate [redacted]

b6
b7C

To the best of [redacted] memory, he always paid for the meals which he had with [redacted] due to the bank's policy. He never received anything personally from [redacted] during the time he was employed by the bank and reiterated that he had not known him prior to [redacted] coming into the bank nor has he maintained any relationship with him since [redacted]

The above statements are true and accurate to the best of his memory and he would so testify if called upon to do so.

FEDERAL BUREAU OF INVESTIGATION

1

Date of transcription 11/22/88

[redacted] contacted by telephone SA [redacted] of the San Jose Resident Agency, Federal Bureau of Investigation. [redacted] who resides at [redacted] [redacted] advised that she was calling in response to various newspaper articles recently concerning [redacted] She provided the following information:

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b7C

She has personally known [redacted] since about 1976 at which time she was working as a [redacted] [redacted] At that time, [redacted] was doing business with [redacted] doing business as [redacted] These three individuals were in partnership in a real estate type syndication business. [redacted] was attorney for the group.

b6
b7C

She recalled that [redacted] found a number of problems with many of the real estate files which resulted in the breakup of the partnership with [redacted] buying out the other two.

b6
b7C

[redacted] had a real estate license and periodically would present loan packages to [redacted] [redacted] She believes that many of these were of questionable validity and she preferred not to deal with [redacted] loan package. She believes that one of the loan applications he presented to her may have been the one for SYLVIA BROWN which was described in a recent news article. She was also presented with the package [redacted] prepared for his purchase of the [redacted] He also showed her the package he had prepared for his own acquisition of a home in [redacted] She refused to handle this loan, thinking that it contained many irregularities she did not wish to become involved with.

b6
b7C

In spite of the fact that she did not wish to have [redacted] as a customer, [redacted] [redacted] (She believes that it was in late 1984 or early 1985 when he showed her the application for the [redacted])

b6
b7C

[redacted] suggested that she should apply for a line of credit and that he could arrange

Investigation on 10/31/88 at San Jose, California File # SF 29A-9888-36
by SA [redacted] /kmr Date dictated 11/1/88

b6
b7C

Continuation of FD-302 of [] by SA []/kmr , On 10/31/88 , Page 2 b6 b7C

it for her through a friend of his at the []
[] He encouraged her to obtain a
\$50,000 line of credit for which all she had to do was sign
some forms for him. b6 b7C

[] believes that [] was paying off []
[] for each
transaction that she closed for [] She does not know how
much he may have been paying her. She recalls that on one occasion
she saw an envelope on [] case, at his []
office, which clearly contained cash and which was addressed to
[] When [] questioned [] about this, he jokingly
replied that he always took care of his friends. b6 b7C

[] indicated that her personal friend, []
formerly an employee at [] went to
work at [] to work for [] During
conversation with [] discussed with her the fact that
[] payed off [] for processing loans. b6 b7C

[] also believes that [] paid significant amounts
of money to [] about and beyond legal fees due to []
She does not know what [] did with these monies. She is also
aware that [] was a frequent visitor at [] condominium
in [] and enjoyed other benefits of being
[] at one point told her he was transferring to
[] about \$50,000 a year for unspecified purposes. b6 b7C

[] advised that she has not seen [] during the
last year or two. b6 b7C

She was prompted to contact the FBI by recent articles
occurring in the San Jose area newspapers.

1

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 5/15/89

[redacted] was interviewed at her employment,
[redacted] date of birth [redacted] resides at [redacted]
[redacted] She provided the
following information:

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b7C

About the end of 1987, she was doing Credit Reports for CREDIT REPORTS, INC. (CRI), for real estate transactions. Among the clients of CRI was [redacted] and his business, [redacted]. She was performing credit checks on potential borrowers brought to them by [redacted]. She became friendly with [redacted]
[redacted]
[redacted]

b6
b7C

She recalled [redacted] Last Name Unknown (LNU) was the [redacted] one of [redacted] businesses. after [redacted]
[redacted]
[redacted]

b6
b7C

SYLVIA BROWN was a frequent visitor, appearing once or twice a week at [redacted] office in [redacted] also was a visitor in [redacted] office on a frequent basis.

b6
b7C

She recalled that [redacted] was very prejudiced against Blacks and Jewish people.

[redacted] would take the office employees out for drinks frequently, seeking to ingratiate himself with the help. He drove expensive cars and lived life in the fast lane. [redacted]
[redacted]

b6
b7C

[redacted] She was aware that something odd was going on with his business operations, and [redacted]. She recalled [redacted] another employee of [redacted] used to say that something was crooked with [redacted]
[redacted]
[redacted]

Investigation on 5/8/89 at San Jose, California File # SF 29A-9888 - 39X1

by SA [redacted] /mao Date dictated 5/8/89

b6
b7C

SEARCHED	INDEXED
SERIALIZED	FILED
JUN 13 1989	



9/14

81,2

b6
b7C

28A-9888-41

- 1 -

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 6/28/89

[redacted]
[redacted] telephone number [redacted] was contacted at his place of employment. At this time, he provided his home address as [redacted] [redacted] area), telephone number [redacted]. He was advised of the identity of the interviewing agent and of the purpose for the interview, at which time, he provided the following information:

[redacted] indicated that he is an [redacted] practicing at offices at the above address and is primarily involved in real estate transactions.

He has known [redacted] for many years and is a good friend of his. He has known this individual since their years in school together and currently maintains his contacts, either through personal visits or telephone conversations.

In addition, he is familiar with Ms. SYLVIA C. BROWN, whose occupation is a psychic in the San Jose, California area. He does not recall her very well or exactly how he met with her. He does recall meeting her on a number of occasions and getting a "reading" from her on one occasion. He does recall that he met another individual through her named [redacted] however, he did not know this individual well and only met him two or three times between two and three years ago. He does not recall very much about this individual except that he might have been involved in the real estate business. He was not personally aware of the legal difficulties in which this individual was currently involved with the federal government and had no knowledge whatsoever that he might be in the business of preparing phony tax returns for individuals for the purpose of making loan applications. He denied being involved with this individual in that capacity or of having any knowledge of this type of activity on his part. He stated he would decline to comment on anything he might have heard which may or may not be true about this individual's activities or anyone else's and further that he would decline additional comments if this investigation was directed towards him [redacted] in any way.

Investigation on 6/27/89 at West Sacramento, Calif. File # 29A-SF-9888 - 44

by SA [redacted] mjm Date dictated 6/27/89

29A-SF-9888

Continuation of FD-302 of , On 6/27/89, Page 2

b6
b7C

He was vague about his dealings with Ms. BROWN or stating that this was due to the length of time since his very limited association with them.

FBI

TRANSMIT VIA:

☐ Teletype
☐ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☐ SECRET
☐ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS

Date 6/28/89

1 TO : SAC, SAN FRANCISCO (29A-SF-9888) (SJRA)

2 FROM : SAC, SACRAMENTO (RUC)

3 SUBJECT: [REDACTED]

BF & E;
(OO: SF)

5 Re San Francisco airtel to Sacramento dated 6/7/89.

6 Enclosed for San Francisco Division (San Jose RA) is
7 one 1-A envelope containing original interview notes of [REDACTED]
8 [REDACTED] and an original and one copy of an FD-302 interview with
this individual.

9 No additional investigation remaining in the Sacramento
10 Division.

17 ② - San Francisco (Encl. 3) *RG*
18 1 - Sacramento
19 MKA:mjm
20 (3)
21

See 1A -

Approved: _____

Transmitted _____

(Number) (Time)

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 5 1989	
Per [Signature]	
[Signature]	

29A-9888-45

b6
b7Cb6
b7Cb6
b7C

Memorandum



b6
b7C

To : SAC, San Francisco (29A-9888)
Attn: SA [redacted]

Date 7/14/89

From : Director, FBI

Subject : [redacted] DBA;
ET AL;
BF&E

OO: SAN FRANCISCO



b6
b7C
b7E

All documents are enclosed herewith, for appropriate filing.

Enclosures (7)

1 - SAN FRANCISCO (94-939)

See 1A(3)

SEARCHED	INDEXED
SERIALIZED	FILED
JUL 17 1989	
SAN FRANCISCO	

STRA
Wencel

[redacted]

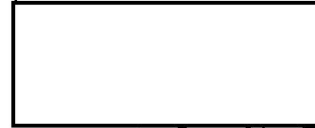
b6
b7C

29A-9888-46

~~SECRET~~

SEARCHED *SL* INDEXED *SL*
SERIALIZED *SL* FILED *SL*

JUN 13 1989



962

b6
b7C

29A-9888-47

FBI

TRANSMIT VIA:

☐ Teletype
☐ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☐ SECRET
☐ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS

Date 8/22/89

1 TO: SAC, SACRAMENTO

2 FROM: SAC, SAN FRANCISCO (29A-SF-9888)(P)(SJRA)

3 SUBJECT: [REDACTED]

4 BF&E

OO: SAN FRANCISCO

b6
b7C5 Re: San Francisco airtel to Sacramento dated
6 6/7/89.7 Enclosed for Sacramento is the original and one
8 copy of a Federal Grand Jury subpoena for service at Sacramento
(subpoena forwarded under separate cover).9 Referenced San Francisco airtel sets forth background
10 in instant matter.11 LEADS12 SACRAMENTO13 AT SACRAMENTO, CALIFORNIA: Will serve the enclosed
14 subpoena on custodian of records, [REDACTED]b3
9016 2 - Sacramento
17 2 - San Francisco
18 JBD/mk
(4)

zrk

19
20
21 8/22/89 - Subpoena sent to SC via Express Mail
direct to attn of SA [REDACTED]b6
b7CApproved: _____ Transmitted _____ Per _____
(Number) (Time)

SEARCHED
 SERIALIZED
 INDEXED
 FILED

GPO : 1987 O - 193-749

[REDACTED]

29A-SF-9888-48

- 1 -

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 9/20/89

[redacted] date of birth [redacted]
[redacted] was served with a Grand Jury
subpoena at her place of employment, [redacted]
[redacted]

b3
b6
b7cThe subpoena requested original documents relating the
[redacted]Investigation on 8/23/89 at Sacramento, California File # 29A-SF-9888 *49*by SA *mael* [redacted] jss Date dictated 8/28/89b6
b7c

FBI

TRANSMIT VIA:

☐ Teletype
☐ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☐ SECRET
☐ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS

Date 9/20/89

TO : SAC SAN FRANCISCO (29A-SF-9888) (SJRA)
 FROM : SAC, SACRAMENTO (29A-SF-9888) (RUC)
 SUBJECT: [REDACTED]
 BF&E
 OO: SAN FRANCISCO

Re San Francisco airtel to Sacramento dated 8/22/89.

Enclosed for San Francisco is original and copy of FD 302 reflecting service of Federal Grand Jury subpoena on [REDACTED] and a copy of an executed Federal Grand Jury subpoena from U.S. DISTRICT COURT, Northern District of California, directed to [REDACTED] requiring appearance on [REDACTED]

This matter is being considered RUC.

② - San Francisco (Enc. 3) RS
 1 - Sacramento
 GMS/jss
 (3)

[Handwritten signature]

Approved: _____

Transmitted _____

(Number) (Time)

Per

SEP 20 1989

SAN FRANCISCO

Subpoena Attached

w/encd SJRA
 29A-SF-9888-50

b6
 b7C

b3

b6
 b7C

FEDERAL BUREAU OF INVESTIGATION

1

9/27/89

Date of transcription

[redacted] made available the contents of [redacted]
[redacted] California Post
Office. [redacted] advised that these boxes had been subscribed to by
himself to receive mail forwarded from his previous business
address, [redacted]

[redacted] advised that the numerous items of mail that had been held
by the post office for these boxes were addressed to himself and
his family, former employees and business entities. As the box
holder and proprietor of the business establishments, he made
them available to the Federal Bureau of Investigation (FBI) for
review.

b6
b7C

SEARCHED INDEXED
SERIAL FILED
OCT 5 1989
FBI [redacted]

9/10

b6
b7C

Investigation on 9/21/89 at LOS GATOS, CALIFORNIA File # 29A-SF-9888
by SA [redacted] /JBD/mk Date dictated 9/22/89

b6
b7C

San Jose Mercury
4/17/90
pg 8 B

APR 26 1990
29 B-9888-54

b6
b7C

San Jose Mercury News ★★★★★

Ex-broker pleads guilty to bank fraud

By Ann W. O'Neill
Mercury News Staff Writer

A former Los Gatos real estate broker pleaded guilty Monday to two federal bank fraud charges under a plea bargain that involves his cooperation in "spinoff" investigations.

Stanley Hexom, 41, also pleaded guilty before U.S. District Court Judge Robert F. Peckham to a single count of helping prepare a false 1984 tax return for spiritualist and television personality Sylvia Brown and her husband.

Details of the plea agreement were contained in a five-page sealed document submitted to Peckham. The nature of the other investigations, as well as the ex-

tent of Hexom's cooperation, could not be immediately determined.

Attorneys told Peckham the initial agreement had been worked out about a year ago. Assistant U.S. Attorney Lee Altschuler declined comment on Hexom's role in any ongoing investigations. He did not say whether other criminal charges might follow.

"We are not privy to the potential timing of the results of the other pending investigations," said Hexom's attorney, Frank M. Mangin.

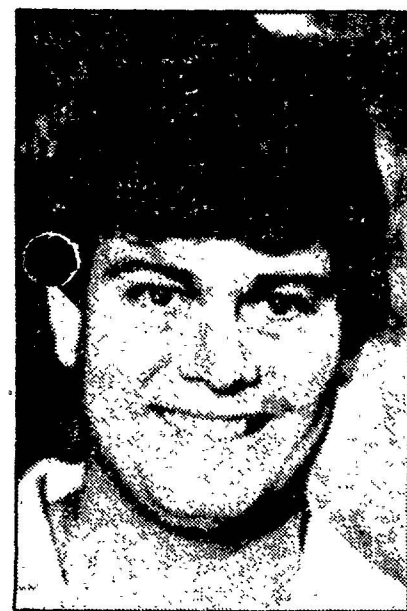
The three counts to which Hexom pleaded guilty carry maximum penalties of 13 years in jail and \$650,000 in fines. Sentencing was scheduled for June 7.

Dozens of homeowners, financial institutions, real estate title companies and investors have accused Hexom of bilking millions from them during the 1980s through a string of phony financial deals. More than 20 lawsuits had been filed against him in Santa Clara County Superior Court.

Standing before Peckham on Monday, Hexom admitted obtaining approval for two loans by sub-

mitting false information about his worth and income. He estimated he received \$150,000 from the now defunct Bank of Northern California and \$200,000 from Eureka Federal Savings. He said he has not repaid either loan.

And Hexom admitted helping Brown and her husband prepare a false tax return to obtain other loans.



Stanley Hexom
... Faces 13-year sentence

Accomplishment Report

(Effective 10/1/89)

(Submit within 30 days from date of accomplishment)

TO: Director, FBI

Date 4/16/90

FROM: SAC, SAN FRANCISCO
SUBJECT:

Bureau File Number
29B-9888
Field Office File Number
0662
Squad or RA Number
Agent's Social Security No.

☐ X if case involves corruption of a public official (Federal, State or Local).

Investigative Assistance or Technique Used			
Were any of the investigative assistance or techniques listed below used in connection with accomplishment being claimed? ☐ No ☒ Yes - If Yes, rate each used as follows:			
1 = Used, but did not help 3 = Helped, substantially			
2 = Helped, but only minimally 4 = Absolutely essential			
1. Acctg Tech Assistance	8. Eng. Sect. Tape Exams	15. Photographic Coverage	22. Telephone Toll Recs
2. Aircraft Assistance	9. Hypnosis Assistance	16. Polygraph Assistance	23. UCO Group I
3. Computer Assistance	10. Ident Div Assistance	17. Search Warra Executed	24. UCO Group II
4. Consensual Monitoring	11. Informant Information	18. Show Money Usage	25. UC Other
5. ELSUR - FISC	12. Lab Div Exams	19. Surveil. Sqd. (SOG) Asst	26. NCAVC/VI-CAP
6. ELSUR - Title III	13. Lab Div Field Support	20. SWAT Team Action	27. Visual Inves Analysis (VI)
7. Eng. Sect. Field Support	14. Pen Registers	21. Tech. Agt. or Tech Equip	

PACIFIC / WESTERN BANK - VICTIM
BF&E
OO: SF

A. Preliminary Judicial Process (Number of subjects)		Complaints	Informations	Indictments	D. Recoveries, Restitutions, or Potential Economic Loss Prevented (PELP) (Explain valuation in remarks)			
			1		Property Type Code*	Recoveries	Restitutions	Potential Economic Loss Prevented
B. Arrests, Locates, Summonses or Subpoenas Served (No. of Subj.)						\$	\$	\$
Subject Priority*						\$	\$	\$
A B C Subpoenas Served						\$	\$	\$
FBI Arrests -						\$	\$	\$
FBI Locates -						\$	\$	\$
Local Arrests -						\$	\$	\$
FBI Subj. Resisted: ; Armed: Criminal Summons 1						\$	\$	\$
Local Crim. Summons						\$	\$	\$
C. Release of Hostages or Children Located: (Number of Hostages or Children Located)					E. Civil Matters			
Hostages Held By Terrorists: ; All Other Hostage Situations					RICO - Civil Convictions	Civil Suits Amount of Suit	Government Defendant	Government Plaintiff
Missing or Kidnaped Children Located					No. of Subj.	Settlement or Award	\$	\$
F. Seizures, Forfeitures					G. Administrative Sanctions			
Property Type Code*	Seizures	Forfeitures			Subject 1			
		Judicial	Administrative		Subject Description Code* -			
					Time Frame			
					Years Months			
					☐ Suspension ☐ Debarment			
					☐ Permanent			
					Subject 2			
					Subject Description Code* -			
					Time Frame			
					Years Months			
					☐ Suspension ☐ Debarment			
					☐ Permanent			
H. Final Judicial Process:								
Judicial District		District State		Conviction or Pretrial Div. Date		Sentence Date		No. of Subjects
								Acquitted Dismissed
Subject 1 Subject Description Code*					Subject 2 Subject Description Code*			
Conviction					Conviction			
Combined Sentence					Combined Sentence			
Title Section Counts In-Jail Yrs Mos Suspended Yrs Mos Probation Yrs Mos					Title Section Counts In-Jail Yrs Mos Suspended Yrs Mos Probation Yrs Mos			
☐ Felony ☐ Misdemeanor ☐ Parole ☐ Revocation ☐ Probation ☐ Diversion					☐ Felony ☐ Misdemeanor ☐ Parole ☐ Revocation ☐ Probation ☐ Diversion			
Total Fines \$					Total Fines \$			
Add consecutive sentences together. Enter longest single concurrent sentence. Do not add concurrent sentences together. Sentence 10 yrs - 8 yrs susp - 2 yrs In-Jail					Add consecutive sentences together. Enter longest single concurrent sentence. Do not add concurrent sentences together. Sentence 10 yrs - 8 yrs susp - 2 yrs In-Jail			

Attach additional forms if reporting final judicial process on more than two subjects and submit a final disposition form (R-84) for each subject.

Remarks: (For every subject reported in Sections A, B, E, G, or H above provide name, DOB, race*, sex, and if available POB and SSAN)

appeared before U.S. Magistrate, San Jose, California on 4/5/90. Case assigned to U.S. District Court for entering of plea.

appeared before U.S. District Court Judge on 4/16/90 and entered plea of guilty to a Criminal information charging two counts of Bank Fraud and one count Preparing False Tax

Return. has no known ties to Organized Crime.

(1 - 29B-9888), (1 - 66-1843) (1 - SQ 2 secty)

See codes on reverse side

JBD/kna

rec'd in ltr 5/3/90

29B-9888-25

FBI/DOJ

(Mount Clipping in Space Below)

Ex-broker pleads guilty to bank fraud

By Ann W. O'Neill
Mercury News Staff Writer

A former Los Gatos real estate broker pleaded guilty Monday to two federal bank fraud charges under a plea bargain that involves his cooperation in "spinoff" investigations.

Stanley Hexom, 41, also pleaded guilty before U.S. District Court Judge Robert F. Peckham to a single count of helping prepare a false 1984 tax return for spiritualist and television personality Sylvia Brown and her husband.

Details of the plea agreement were contained in a five-page sealed document submitted to Peckham. The nature of the other investigations, as well as the extent of Hexom's cooperation, could not be immediately determined.

Attorneys told Peckham the initial agreement had been worked out about a year ago. Assistant U.S. Attorney Lee Altschuler declined comment on Hexom's role in any ongoing investigations. He did not say whether other criminal charges might follow.

"We are not privy to the potential timing of the results of the other pending investigations," said Hexom's attorney, Frank M. Mangano.

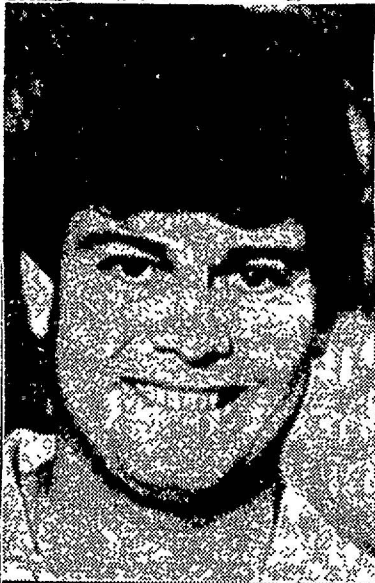
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And Hexom admitted helping Brown and her husband prepare a false tax return to obtain other loans.



Stanley Hexom
... May get 13-year sentence

(Indicate page, name of newspaper, city and state)

Date: 4-17-90
Edition: Peninsula Morning
8B San Jose Mercury News
San Jose, Ca.

Title:

Character: BFE
or SF 29A-9888
Classification: 29A
Submitting Office: SF

Indexing:

b6
b7C

SEARCHED	INDEXED
SERIALIZED	FILED
APR 30 1990	
FBI - SAN FRANCISCO	

CC TO BUREAU BY R/S (3/30)

29A-9888-56

By Brad Kava
Mercury News Staff Writer

San Francisco Giants Vice President Corey Busch said Thursday that the team is not locked into the stadium proposal it made Tuesday night — and that there was room for negotiations with the city of Santa Clara and the county's joint powers authority.



However, Busch said that he thought the proposal could work the way it is now.

His statement offers hope to those who fear that the team and the city could end up at an impasse over Santa Clara's demand to receive payment for the 120 acres of land that would house the stadium. Under the Giants' proposal, the city would be paid only by the indirect economic benefits of having a team in Santa Clara. Santa Clara City Manager Jennifer Spar-

Stadium details

If a stadium is built, here is what you can expect:

- Opening date: April 1994.
- Location: At Highway 237 and Great America Parkway.
- Number of seats: 45,000 to 50,000.
- Number of home games: 81.
- Turf: natural grass.
- Ticket prices: average of \$10 for games.
- Name of team: Undecided as yet, but with the volume of jackets and caps marketed with the San Francisco name, it is unlikely it would change, officials hinted.

acino has maintained that the city should be paid rent for the land, which she has valued at \$1 million per acre.

Busch has asked to build the \$134 million ballpark on the site at Great America Parkway and Highway 237, while letting the city keep the land and the ballpark. The team would sign a 30-year lease to

play on the site and, Busch said, "would want to play there for another 30 years after that."

Busch talked briefly about the proposal after a lunchtime speech before the Rotary Club of Santa Clara.

"We're willing to sit down and discuss anything," said Busch. "There is always room for give

and take."

He said he thought wasn't an "opening" rather was some work. He said he thought the team's estimates of the stadium's cost were tight and there was much room for discussion. Santa Clara officials are offering the proposal to a consultant to study. The stadium should receive a response from the city and county in three weeks.

One thing city officials find is excess property passed along as the stadium is estimated to cost around \$2 billion in operations.

"We have no ship," said Busch. "It comes up with some alternative, we will listen."

Busch spoke to Santa Clara's business leaders at a meeting, stating that the stadium is a priority.

See G.

Ex-broker gets five years in prison for bank fraud

By Jack Fischer
Mercury News Staff Writer

Despite an apology and pleas for leniency, former Los Gatos real estate broker Stan Hexom was sentenced Thursday to five years in federal prison on two counts of bank fraud. The case arose from allegations he swindled dozens of Santa Clara



Hexom

County residents and banks out of millions of dollars in fraudulent real estate deals.

U.S. District Court Judge Robert F. Peckham also sentenced Hexom, 41, to a three-year suspended sentence for a single count of helping prepare a false 1984 tax return for spiritualist and television personality Sylvia Brown and her husband.

"I would like to apologize to all the people in business who lost

See HEXOM, Page 2B

Inside

Blue Angels swoop to other regions

The Bay Area can expect to see less of the Blue Angels' aerial maneuvers because of a new Navy policy calling for the flying team to take its act to more parts of the nation. The policy prompted Moffett Field Naval Air Station to tentatively postpone the annual summer air show until Oct. 16 and 17.

Page 5B

Comr

Northbound

Mercury News Staff

By 6 o'clock this morning, the northbound lanes should be one lane each. If you can't get in, you'll be stuck in traffic for 101 in South

That's because the state is planning to open two lanes that to many commuters have been enough to drive on.

The construction of the northbound lanes to four

San Jose Merc. News. Pg 1B 6/8/90

Others around the country on the census count. The cities are ranked by the percentage of census completed.

City	Percent
Detroit	93.4
Minneapolis	93.1
San Diego	92.9
Los Angeles	82.9
San Fran	82.6
Atlanta	78.9
Washington	76.0
San Jose	74.9
New York	74.1
Phoenix	73.4
Oakland	72.0
Boston	71.7

Mercury News

Judge Peckham rejects ex-broker's leniency plea

HEXOM, from Page 1B

money because of their dealings with me," Hexom told the court in a quavering voice. "My intent was never to cause anybody to lose any money, but I failed in that . . ."

Dozens of homeowners, financial institutions, real estate title companies and investors have accused Hexom of bilking millions from them during the 1980s through a string of phony financial deals. More than 20 lawsuits were filed against him in Santa Clara County Superior Court.

Hexom's attorney, Frank M. Mangan, asked Peckham to sentence his client to 18 months of house arrest and two years of community service for the frauds. Mangan argued that, as a result of his actions, Hexom already had been bankrupted, lost his wife and family and his standing in the com-

One census official, Rebecca Rangel, an assistant manager for the San Jose census office, predicted there will be work into November.

"We still have 200 job openings," she said. "We are having a really hard time getting people to even take the tests."

And the turnover rate has been discouragingly high among new recruits unaccustomed to pounding the pavement and getting doors slammed in their faces, Takei said.

In raising pay rates, the census is hoping not only to recruit new workers, but also to entice current workers to beef up the number of hours they work from part time to full time.

munity.

But Peckham made clear that he saw things differently.

"We're faced with a defendant who over a period of time perpetrated frauds of great enormity,"

Peckham said. "He speaks of inadvertence but his were very well thought out frauds."

In passing the sentence, the judge also made clear that he hoped it would be a deterrent to others in the business community.

"There is an extraordinary amount of fraud and illicit business practices engaged in and people are very cynical," he said. "There just hasn't been sufficient deterrence."

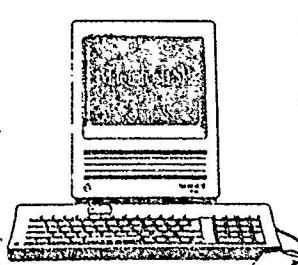
Hexom pleaded guilty in April to the two federal bank fraud charges under a plea bargain that involves his cooperation in "spinoff" investigations.

Even so, rents are still considerably higher than those offered in older federally subsidized projects.

"It's frustrating not being able to help the very-low income," said housing authority executive director John Burns. "But without federal help, that is virtually impossible."

toll on older incomes, many haven't owned the country a closer to the

The Council that some 12,000 in Santa Clara

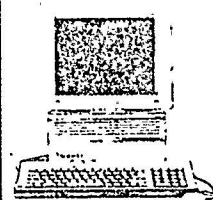


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408-554-8300 for registration



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The Valley Log

Hearings set

Coming

FINAL DISPOSITION REPORT

Leave Blank

Note: This vital report must be prepared on each individual whose arrest fingerprints have been forwarded to the FBI Identification Division without final disposition noted thereon. If no final disposition is available to arresting agency, also obtain subject's right four finger impressions on this form, complete left side and forward the form when case referred to prosecutor and/or courts. Agency on notice as to final disposition should complete this form and submit to: Director, FBI, Washington, D.C. 20537, Attention: Identification Division.
(See instructions on reverse side)

FBI No.

Final Disposition & Date

(If convicted or subject pleaded guilty to lesser charge, include this modification with disposition.)

Name on Fingerprint Card Submitted to FBI

Last First Middle

6/7/90 subject was sentenced to eight years custody, 3 of which are suspended, 5 years probation.

Date of Birth

Sex M

Henry

Fingerprint

Classification

From FBI 1-B Response

State Bureau No. (SID)

Social Security No. (SOC)

This Form Submitted By:

(Name, Title, Agency, ORI No., City & State)

Contributor of Fingerprints (Include complete name and location of agency, together with ORI number.)

RICHARD W. HELD
SAC San Francisco
CA FBI OO SF

U.S. MARSHAL - SAN FRANCISCO

Signature

Date

CAUSM0300

Arrest No. (OCA)

Date Arrested or Received

4/5/90

☐ COURT ORDERED EXPUNGEMENT:Return Arrest Fingerprint Card to Contributing Agency;
Certified or Authenticated Copy of Court Order Attached.

Offenses Charged at Arrest

Right Four Fingers Taken Simultaneously

2 counts - 18, USC, 1344 (Bank Fraud)
1 count - 26, USC, 7206 (False Tax Return)

If additional space is needed, check ☐ and continue on reverse side of this form.

SEARCHED
SERIAL
INDEXED
FILED

b6
b7Cb6
b7Cb6
b7C

29B-9888-58



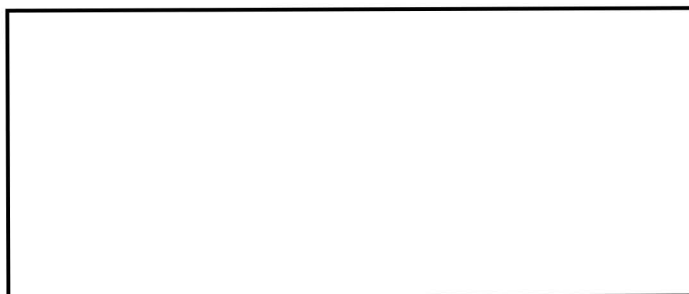
U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No. 29B-9888

450 Golden Gate Avenue
Post Office Box 36015
San Francisco, California

June 8, 1990



BANK FRAUD AND EMBEZZLEMENT MATTER

The Federal Bureau of Investigation (FBI) at San Jose, California had received various complaints from federally insured lending institutions and TICOR Title Insurance Company that captioned individual and his businesses had engaged in fraudulent activities, including the submission of bogus financial statements and loan applications to federally insured institutions for the purpose of obtaining real estate and unsecured loans from those institutions.

Numerous loans obtained by [redacted] in connection with the acquisition of real property were covered by title insurance issued by a variety of title insurance companies in the San Jose area. These title companies, including TICOR Title Insurance Company, relied upon information provided by [redacted] business entities concerning the title to pieces of real property and issued title insurance in connection with [redacted] acquisition of the properties. These acquisitions were financed by both federally insured and private lenders. When it was determined that the information provided by [redacted] business entities was fraudulent, TICOR and the other title insurance companies involved had to pay off on the title policies. The properties have subsequently been foreclosed upon and some of the losses

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

5 - Bureau
① - San Francisco
JBD/kn
(6)

SEARCHED _____
SERIALIZED _____
INDEXED _____
FILED _____

29B-9888-59

[redacted]
doing business as ET AL;
BANK FRAUD AND EMBEZZLEMENT MATTER

b6
b7C

sustained by the title insurance companies and lenders have been recouped.

b6
b7C

[redacted]
[redacted]
[redacted]
[redacted] Many of the
creditors' issues which remain unresolved concern federally
insured financial institutions, as well as private parties.

b6
b7C

[redacted]
[redacted] These
obligations include secured as well as unsecured loans. Numerous
private individuals who had placed funds for investment purposes
with [redacted]
[redacted]

b6
b7C

On April 16, 1990, [redacted] entered a guilty plea to a
three count Criminal Information before United States District
Court Judge ROBERT PECKHAM, San Jose, California. [redacted] pled
guilty to two counts of Title 18, United States Code, Section
1344 and to one count of Title 26, United States Code, Section
7206.

b6
b7C

On June 7, 1990, Judge PECKHAM sentenced [redacted] to five
years custody on counts 1 and 2, time to be served concurrently,
and to three years in custody (sentence suspended) on count 3 of
the information. Additionally, upon his release from prison,
[redacted] will be on five years probation.

No additional investigation concerning this matter is
being conducted by FBI.

FBI

TRANSMIT VIA:

☐ Teletype
☒ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☒ SECRET
☒ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS 6/8/90

Date _____

TO: DIRECTOR, FBI

FROM: SAC, SAN FRANCISCO (29B-9888)(C)(SJRA)

SUBJECT:
 dba ET AL;
 BF&E
 OO: SF

Re: San Francisco airtel to Director dated 6/28/88.

Enclosed for the Bureau is the original and four copies
 of an LHM concerning captioned individual.

Subject as is noted in the enclosed LHM, has
 caused considerable economic hardship on individuals and
 financial institutions in the San Jose area.

In that no investigation remains in this matter within
 the San Francisco Division, this case is considered closed.

2 - Bureau (Enc. 5)

1 - San Francisco

JBD/kn
 (3)

b6
b7Cb6
b7Cb6
b7C
b7Db6
b7C

Approved: _____

Transmitted _____

(Number)

(Time)

SEARCHED

SERIALIZED

INDEXED

FILED

29B-9888-60

FBI/DOJ

Memorandum



(See Reverse Side for Instructions)

To : Director, FBI

(29-

)

Date 6/12/90

From : SAC, SAN FRANCISCO

*(29B-9888)

Subject :

First Subject Only: Name of Bank: PACIFIC WESTERN BANK, ET AL
City, State: SAN JOSE, CALIFORNIAb6
b7C1. DATE CASE OPENED 5/3/88DATE CASE CLOSED 6/8/902. GROSS LOSS \$5,797,000

3. INSTITUTION

Check block

- a. Bank ☒
- b. Credit Union ☐
- c. Savings & Loan - Savings Bank ☐

4. TYPE OF CASE

- a. Internal Fraud ☐
- b. External Fraud (Include Section 1014) ☒
- c. No violation determined ☐

5. GENERAL INFORMATION

- a. Period of time case awaited prosecutive action by USA after completion of investigation

1. ☐ within 3 months 3. ☐ 6-12 months
2. ☒ 3-6 months 4. ☐ over 1 year

b. Case disposition

1. Conviction and/or Pretrial Diversion ☒
2. Prosecution declined:
- a. Nominal amount
- b. Restitution and/or employment terminated
- c. Other
3. Case closed on SAC's authority

☐ SEARCHED

☐ SERIALIZED

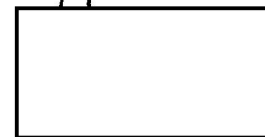
☐ INDEXED

☐ FILED

2 - Bureau

*If control file number used add serial number

29B-9888 - 1

b6
b7C

29-B-9888-61

Accomplishment Report

(Effective 10/1/89)

(Submit within 30 days from date of accomplishment)

TO: Director, FBI

Date 6/12/90

FROM: SAC, SAN FRANCISCO

SUBJECT:

PACIFIC WESTERN BANK, ET AL -
VICTIM;

BF&E

OO: SF

Bureau File Number

29B-9888

Field Office File Number

0662

Squad or RA Number

Agent's Social Security No.

☐ X if case involves
corruption of a public
official (Federal, State or
Local).

Investigative Assistance or Technique Used

Were any of the investigative assistance or techniques listed below used in connection with accomplishment being claimed? ☐ No ☒ Yes - If Yes, rate each used as follows:

1 = Used, but did not help 3 = Helped, substantially
2 = Helped, but only minimally 4 = Absolutely essential

1. Acctg Tech Assistance	8. Eng. Sect. Tape Exam	15. Photograph Coverage	22. Telephone Toll Recs
2. Aircraft Assistance	9. Hypnosis Assistance	16. Polygraph Assistance	23. UCO Group I
3. Computer Assistance	10. Ident Div Assistance	17. Search Wd Executed	24. UCO Group II
4. Consensual Monitoring	11. Informant Information	18. Show Mon Usage	25. UC Other
5. ELSUR - FISC	12. Lab Div Exams	19. Surveil. Sq (SOG) Ass	26. NCAVC/VI-CAP
6. ELSUR - Title III	13. Lab Div Field Supp	20. SWAT Team Action	27. Visual Invest - Analysis (VIA)
7. Eng. Sect. Field Support	14. Pen Registers	21. Tech. Agt. Tech Equip	

b6

b7C

b7E

A. Preliminary Judicial Process (Number of subjects)		Complaints	Informations	Indictments	D. Recoveries, Restitutions, or Potential Economic Loss Prevented (PELP)				(Explain valuation in remarks)	
					Property Type Code*	Recoveries	Restitutions	PELP Type Code*	Potential Economic Loss Prevented	
B. Arrests, Locates, Summonses or Subpoenas Served (No. of Subj.)						\$	\$		\$	
Subject Priority*						\$	\$		\$	
A B C						\$	\$		\$	
FBI Arrests -						\$	\$		\$	
FBI Locates -						\$	\$		\$	
Local Arrests -						\$	\$		\$	
FBI Subj. Resisted _____; Armed _____						\$	\$		\$	
C. Release of Hostages or Children Located: (Number of Hostages or Children Located)					E. Civil Matters		Government Defendant		Government Plaintiff	
Hostages Held By Terrorists _____; All Other Hostage Situations _____					RICO - Civil Convictions		Civil Suits Amount of Suit		\$	
Missing or Kidnaped Children Located _____					No. of Subj.		Settlement or Award		\$	
F. Seizures/Forfeitures					G. Administrative Sanctions					
Property Type Code*		Seizures		Forfeitures		Subject 1				
						Subject Description Code* -				
						Time Frame				
						Years Months				
						☐ Suspension				
						☐ Debarment				
						☐ Permanent				
						Subject 2				
						Subject Description Code* -				
						Time Frame				
						Years Months				
						☐ Suspension				
						☐ Debarment				
						☐ Permanent				
H. Final Judicial Process:										
Judicial District		ND CA		4/16/90		6/7/90		No. of Subjects		
District State				Conviction or Pretrial Div. Date		Sentence Date		Acquitted Dismissed		
Subject 1 Subject Description Code* -										
Conviction Combined Sentence										
Title Section Counts In-Jail Yrs. Mos. Suspended Yrs. Mos. Probation Yrs. Mos.										
18 1344 2 5 3 5										
26 7206 1 Total Fines \$										
Add consecutive sentences together. Enter longest single concurrent sentence. Do not add concurrent sentences together. Sentence 10 yrs. - 8 yrs. susp - 2 yrs. In-Jail										
Subject 2 Subject Description Code* -										
Conviction Combined Sentence										
Title Section Counts In-Jail Yrs. Mos. Suspended Yrs. Mos. Probation Yrs. Mos.										
Total Fines \$										
Add consecutive sentences together. Enter longest single concurrent sentence. Do not add concurrent sentences together. Sentence 10 yrs. - 8 yrs. susp - 2 yrs. In-Jail										

Attach additional forms if reporting final judicial process on more than two subjects, and submit a final disposition form (R-84) for each subject.

Remarks: (For every subject reported in Sections A, B, E, G, or H above, provide name, DOB, race*, sex, and if available POB and SSAN)

Subject

entered guilty plea 4/16/90 to two counts 18 USC 1344 and one count 26 USC 7206. Sentenced by U.S. District Court on 6/7/90 to five years custody, three years suspended and five years probation. has no known ties to Organized Crime.

2 - Bureau (1 - 29B-9888) (1 - 66-1843) (1 - SJRA/2 sect'y)

2 - Field Office

* See codes on reverse side

JBD/kn (5) REC'D AT CLOSED FILES FEB.01 1991

29B-9888-62 FBI/DOJ

b6

b7C



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to
File No.

450 Golden Gate Avenue
P.O. Box 36015
San Francisco, California 94102

August 20, 1990



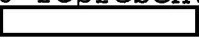
b6
b7C

RE: 

Dear 

Enclosed please find a Bank of the West cashier's check payable to your client,  in the amount of \$300.00.

b6
b7C

This office has been requested by Special Assistant United States Attorney Ronald D. Smetana to return to  through yourself, the \$300.00 represented by this cashier's check. The \$300.00 was given by  to an individual he knew as  on 

In view of the fact that this matter has been adjudicated, this money is being returned to your client at this time.

Very truly yours,

RICHARD W. HELD
Special Agent in Charge

By: 

Senior Supervisory Resident Agent

b6
b7C

1 - Addressee
1 - San Francisco

JBD/jw
(2)

encl. sent 8/30/90

Sent Registered Mail # R593 063 167



See 1A (21)

5/16/91 mms



29B-9888 63

FEDERAL BUREAU OF INVESTIGATION
FOI/PA
DELETED PAGE INFORMATION SHEET
FOI/PA# 1260585-0

Total Deleted Page(s) = 36

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Page 14 ~ b7E;
Page 15 ~ b6; b7C; b7E;
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X Deleted Page(s) X
X No Duplication Fee X
X For this Page X
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(Title)

(File No.)

29A-988 1A

Item	Date Filed	To be returned		Disposition
		Yes	No	
1	8/27/88	✓		Photocopy of CNL # [redacted]
2	9/25/89			Orig notes re: [redacted] 6/27/89
3	1/19/90			orig notes re: [redacted] 4.17.88 May
3	1/19/90			orig notes re: [redacted] 4.17.88 May
4	1/19/90			orig notes re: [redacted] 4.17.88 May
5	1/19/90			orig notes re: [redacted] 4.24.88 May
6	1/19/90			orig notes re: [redacted] 5.8.88 May
7	1/19/90			orig notes re: [redacted] 5.25.88 May
8	1/19/90			orig notes re: [redacted] 6.10.88 May
9	1/19/90			orig notes re: [redacted] 6.13.88 May
10	1/19/90			orig notes re: [redacted] 6.23.88 May
11	1/19/90			Review of [redacted] 6.28.88 May
12	1/19/90			orig notes re: [redacted] 8.4.88 May
13	1/19/90			orig notes re: [redacted] 9.13.88 May
14	1/19/90			orig notes re: [redacted] 9.19.88 May
15	1/19/90			orig notes re: [redacted] 9.21.88 May
16	1/19/90			orig notes re: [redacted] 9.26.88 May

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b7C
b7Db6
b7C

SEARCHED	INDEXED
SERIALIZED	FILED
AUG 29 1988	
FBI - SAN FRANCISCO	

29A-988 1A

(File No.)

29A-9888

b6
b7C



RECORDED INDEXED
JAN 22 1960
75/86

29A-9888-11A

Field File No. 29A-9888 HA(1)

Serial # of Originating Document _____

OO and File No. _____

Date Received 7/1/88

From Cul DMU
(NAME OF CONTRIBUTOR)

Sacramento
(ADDRESS OF CONTRIBUTOR)

Ca

By 

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title: _____

Reference: _____
(Communication Enclosing Material)

Description: ☐ Original notes re interview of

29A-9888 HA(1)
Photocopy of CDC

 issued

to 

b6
b7C

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b7C

B I

an 4020



29A-9888

1A(1)

29A-9888

JUN 28 1988

b6
b7C

Field File No. 29A-SF-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 6-27-89

From FBI
(Name of Contributor)

(Address of Contributor)
Sacramento

By 
(Name of Special Agent)

To Be Returned ☐ Yes ☐ No Receipt Given ☐ Yes ☐ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure ☐ Yes ☐ No

Title:

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of

see serial 45

29A-9888-1A(2)

b6
b7C

6-27-89

[redacted]

[redacted]

[redacted]

- Never did business with him - met thru Brown, but don't know what the reason was, was more of a sound thing.
- [redacted] in a long time (years) went to school together and ~~was~~ still friends. Contacts are current.
- Met [redacted] only a few times and had no knowledge of his business possibly something to do with R.E. Was not personally aware of any tax related business he might have had and declined to repeat anything he might have heard from others.
- Was not aware of any proba. of these people.

b6
b7C

b6
b7C

b6
b7C

Field File No. _____

Serial # of Originating Document _____

OO and File No. 29A-9888-

Date Received _____

From _____

(Name of Contributor)

(Address of Contributor)

(City and State)

By _____

(Name of Special Agent)

To Be Returned ☐ Yes ☐ No Receipt Given ☐ Yes ☐ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules
of Criminal Procedure ☐ Yes ☐ No

Title: _____

Reference: _____

(Communication Enclosing Material)

Description: ☐ Original notes re interview of

[redacted]
documents pertaining to the
[redacted] of [redacted]
[redacted] on 6/25/89.

see serial 46
1A-

29A-9888-1A (3)

Field File No. 29A-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 4/12/89

From _____

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By [Redacted]

(NAME OF SPECIAL AGENT)

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title: _____

Reference: _____

(Communication Enclosing Material)

Description: ☒ Original notes re interview of

[Redacted Box]

29A-9888-1A(4)

b6
b7C

b6
b7C
b7D

FD-340

Field File No. 29A-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 4/24/89

From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By _____
(NAME OF SPECIAL AGENT)

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title: _____

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of

29A-9888-1A(5)

b6
b7C

b6
b7C
b7D

Field File No. 29A-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 5/8/89

From _____

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By 

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure

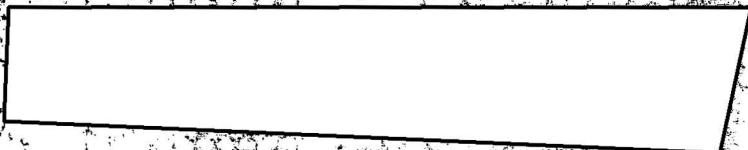
☐ Yes ☒ No

Title: _____

Reference: _____

(Communication Enclosing Material)

Description: ☒ Original notes re interview of _____



29A-9888-1A(6)

b6
b7C

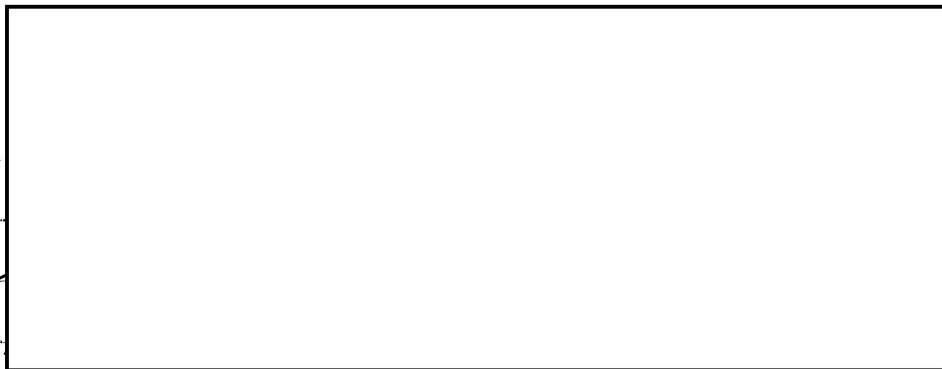
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29A-9888



b6
b7C

5/8/88



b6
b7C

She was doing credit reports for
Credit Reports Inc (CRI) for
customers - Credit reports for
brokers

b6
b7C

after LNU was
b4
Knew

Sylvia Brown - frequent visitor
1-2 x per week. also
in there a lot.

b6
b7C

very prejudiced against blacks &
Jews.

would take office help out for
drinks. Expensive cars - lived fast
lane.

b6
b7C

knew something odd going on. just
didn't feel good.

used to say was
something crooked with

Field File No. 29A-SF-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 5/25/89

From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By 

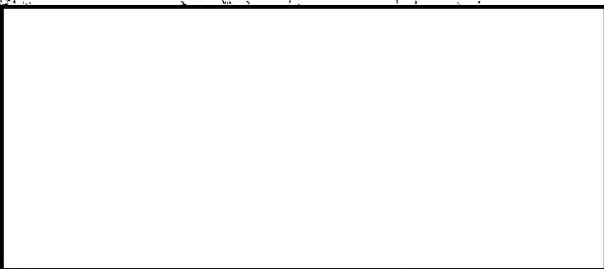
To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title:

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of



29A-9888-1A(7)

b6
b7C

b6
b7C
b7D

Field File No.

29A 9888

Serial # of Originating Document

OO and File No.

Date Received

6/10/88

From

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By



To Be Returned ☒ Yes ☐ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

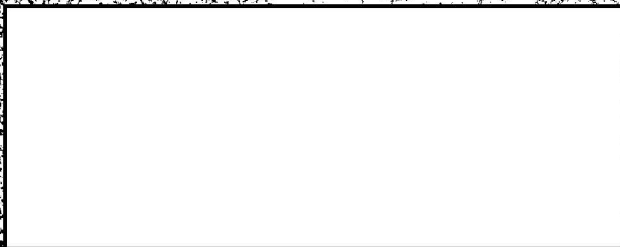
Title:

Reference:

(Communication Enclosing Material)

Description:

☒ Original notes re interview of



29A-9888-1A(8)

b6
b7C

b6
b7C

6/10/88 302 dirt

24A-9888-1A
(8)

6/10/88 -

b6
b7C

\$100K - ~~late 87~~ early 85 applied for L.C.
money to be used in real estate.

Drew \$100K down immmed. Didn't make
repayments. When LC matured at Apr 88
wanted to renew. Gave update on P.S.

Found he hadn't repayed Imperial Bank
Hadn't paid off LC. was current on
interest.

Reviewed P.S., tax returns + called to verify
info. Checking w/ CPA learned tax return phony.

Did reduce loan periodic reductions.

b6
b7C

\$13K payment 8/86. Set for renewal - 12/86
+ paid 10K. 3/87 - got more -
eventually got LC down to \$61K. Did
keep interest current till aft 7/87.

Charged off 61,000 12/87.

In personal + phone conv. [] said he had
made major invest. in Col Springs Condo
Development. Also involved in other real estate
deals - Cal Commerce Bank to fund.

b6
b7C

[] very involved w/ Sylvia Brown -
a psychic - does TV + radio spots.

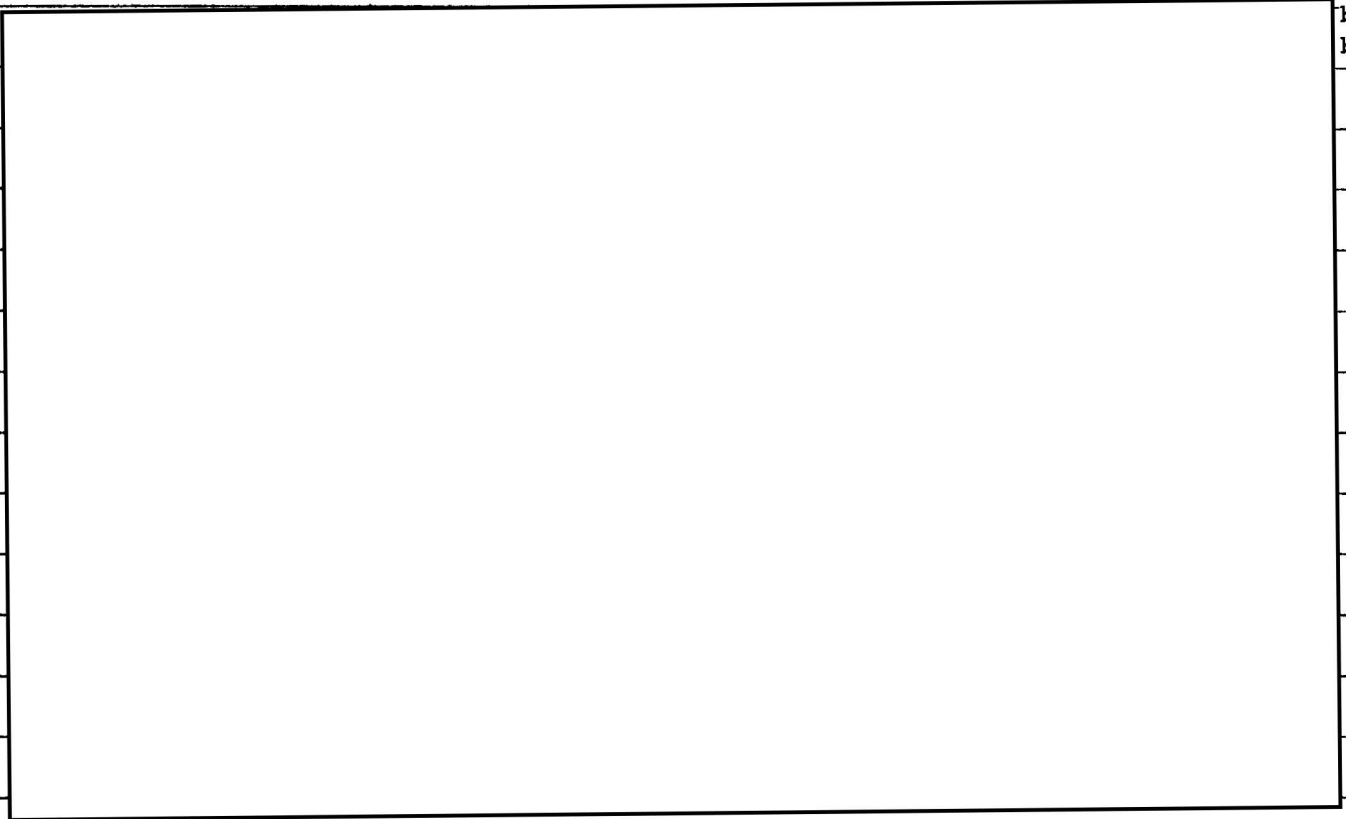
b6
b7C

[] had brought Brown into Bank's
customers. loan for \$100K. was paid off.

Pg 2

Knows that another bank had \$150,000
loss from dealing w/ her. Commerce Savings Bank.
[redacted] had similar loans loss.

b6
b7C



b6
b7C

6/15/88 - 10 AM
on status.

b6
b7C

Field File No.

29A-9888

Serial # of Originating Document

OO and File No.

Date Received

6/13/89

From

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description:

☒ Original notes re interview of

29A-9888-1A(9)

b6
b7C

b6
b7C

29A-9888-1A
(9)

6/13/89

[redacted]
[redacted] 2/86 - 11/86

[redacted] come to bank abt 3/86. Also [redacted] sent [redacted] No substantive conversations.

b6
b7C

[redacted] was to open accts & get 4% for as much as he could. [redacted] would look to give [redacted] 4%. [redacted] did open several deposit accts & then would draw down. [redacted] had wanted abt [redacted]

b6
b7C

→ [redacted] was wanted business loan for [redacted] & no accts [redacted] [redacted] loan made. Then in 4/86 got [redacted] Then [redacted] believed increased 4% to [redacted] in 5/12/86.

b6
b7C

Then in July got [redacted] loan backed by [redacted] 1 year loan.

b6
b7C

[redacted] had brought in eggs filled out

Verification consisted of credit report & if something brought to attention of lending officer then might check further. [redacted] recalls [redacted] was hard to get straight answers. eg - never got F/S

b6
b7C

pg 2

for [] what does [] do?

b6
b7C

Because [] tax returns + verbal repa
made it look like [] would be good
customer. Tax returns made it appear
[] could repay.

b6
b7C

[] didn't check on assets shown
on F/S. [] brought in copy of
verification of deposits + bonds.

Orig loan guaranteed by []
Never met [] CPH.

After [] loans made all
had to go to Bd of Dir. for approval

[] did meet + deal w/ [] loan
officer on the [] loan

b6
b7C

[] may have known [] but
were basically superficial

[] took [] to lunch several times +
once or twice to dinner. Played golf
at [] who picked up
all costs. Impressed [] that he
was a high roller.

b6
b7C

[] intro'd Sylvia Brown as customer

pg 3

for L/C - abt \$100K. Orig met her at [redacted] office in [redacted] then called + said SB wanted loan. [redacted] asked for tax returns + F/S. [redacted] brought them in. She came to bank, got loan doc + took for husband to sign. All conv. were with her. Doesn't recall how loan funded.

b6
b7C

Talked w/ SB about her business + purpose of loan (can't recall answers now). SB opened office on Boscon Ave at Camden shortly after loan made. [redacted] was invited to grand opening of new office for Newark Foundation. Had one war minor + with hook up from her office into [redacted].

Doesn't recall any problems w/ loan due to problem w/ failure.

b6
b7C

[redacted] also brought in [redacted] as customer. [redacted] brought in loan ~~business~~ ^{aff} ~~business~~. Made sure [redacted] knew [redacted].

[redacted] Can't recall particulars of loan. [redacted] was in bank on 3-4 occasions. Was practicing law. [redacted] owned comm'l prop in [redacted]. Had his equity in F/S. Discussed w/ [redacted] said he had inherited from family.

[redacted] seemed to know a lot of bankers around ST area.

Citigroup Savings
Mall - currently.

Field File No. _____

Serial # of Originating Document _____

OO and File No. SF 29A-9888

Date Received 1/23/89

From _____

(Address of Contributor)

(City and State)

By _____

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure ☐ Yes ☒ No

Title: _____ *dba;*

*ET AL;
BF+E
OO:SF*

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of

1- _____
1- _____

29A-9888-1A (10)

b6
b7C

b6
b7C

b6
b7C
b7E

Field File No. 29A-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 6/28/88

From _____

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By



To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e) Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference: _____

(Communication Enclosing Material)

Description: ☒ Original notes re interview of

Review of Bank of
Northern California loan
files to 

29A-9888 1A(11)

b6
b7C

b6
b7C

Field File No. 29A 9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 8/4/88

From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By 

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title: _____

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of





29A-9888 1A (12)

b6
b7C

b6
b7C

Field File No: 29A-9888

Serial # of Originating Document _____

OO and File No: _____

Date Received 9/13/88

From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By



To Be Returned ☐ Yes ☒ No Receipt given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e) Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title:

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of



29A-9888-1A(13)

b6
b7C

b6
b7C

352 list
9/14/88

[redacted]

b6
b7C

9/13/88

[redacted]

b6
b7C

83+84-

12/3/84- left [redacted] employ.

[redacted]

Orig was hired as [redacted] but
ended up [redacted]

[redacted]

St R - w/

[redacted]

b6
b7C

Personal acct at SPUB - Los Gatos.
Business accts were all at Imperial

Mom's Parents in Chicago -
[redacted] - LNU. - Maybe first name [redacted]

b6
b7C

Hawaii - goes every year.

[redacted]

[redacted] Maybe had prior marriage
w/ children.

b6
b7C

[redacted]

used to work for [redacted] - maybe
and witnesses [redacted]

[redacted]

[redacted] possible victim after '83.

[redacted] DUI - Santa Clara SO - 82, b6 b7C

[redacted]

Real Estate Broker - The [redacted]
To be paid promptly. Supposed to be honest.

[redacted] b6 b7C

friends w/ [redacted] Pay on time.

[redacted]

[redacted] was last address. Thought
how to do deals. She never
saw him hurt a client. Will
do the book etc -

Appraiser

[redacted] - wrote letter - b6 b7C
would make up whatever [redacted]
wanted.

[redacted] first provided bonds to [redacted]
[redacted] would then copy them & use to app
his net worth. Thinks [redacted] get
them from a client.

[redacted] b6 b7C

she want to work for [redacted]

Field File No.

29A-9888

Serial # of Originating Document

OO and File No.

Date Received

9/19/88

From

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description:

☒ Original notes re interview of

b6
b7C

b6
b7C

29A-9888-1A(14)

302 dnt
9/24/88

29A-9888-1A
(14)

b6
b7C

9/18/88

[redacted]

[redacted]

[redacted]

left aft jrm.

[redacted]

2/87. started as
but not licensed.

[redacted]

[redacted]

[redacted]

Had abt 30 props. - 1/2 w/ a single
family. some w/plex. duplex.

[redacted]

[redacted]

Had been in place when

b6
b7C

bought. Thinks bought from

[redacted]

Went over in Spring '87. to inspect
props. were 72 units. Financial
then - Am. Fed. S. L.

Never really had discussion on
[redacted] financial dealings. knew [redacted] had
lots of credit cards.

Wouldn't take calls from many.
People he wanted to talk to would call
on private line. Did would call

[redacted]

b6
b7C

→

[redacted]

batter job
8 min
Pres. left
came early
first day

for [redacted]

Did work for [redacted]

[redacted]

had worked for [redacted]

[redacted]

before. Was on

b6
b7C

[redacted]

No drugs - social drinker.

Did some work on [redacted]

Met [redacted] she would occasionally
come in office. Not involved in any

Pg 2

business deals. She enjoyed high
lifestyle - Mercedes etc.

[REDACTED]

b6
b7C

[REDACTED]

Had lots of bank accts. Most business
banking done at Cal Business Bank.
Don't know when personal accts were.
Had lots of credit lines.

[REDACTED]

operated rental props.

b6
b7C

Props were bought w/ investors
Thought he was buying them out.

[REDACTED]

had acct at SPUB. [REDACTED] was

[REDACTED]

Don't think anyone else
made checks. Funds would be replenished
by sec'y.

Sylvia Brown - best friend - did some
investments w/ [REDACTED]
defunct. No known romance.

b6
b7C

[REDACTED]

[REDACTED]

Proud of being [REDACTED]

[REDACTED]

[REDACTED]

Would also go to Hawaii for vacation.

Storeroom - in Santa Clara [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] 5th fairviewwood. between
Victor & Edwards.

Now living on [REDACTED]
rent.

Went to last [REDACTED]

b6
b7C

Car unknown

29A 9888

1A(14)

Pg 3

Don't find of 88

close to

b6
b7C

Was [redacted] Dealt w/
creditors. Appearing people.
Doesn't think he knows what
was happening.

[redacted] Was involved
[redacted] stayed on
until the end.

[redacted] - was assoc of
[redacted] as investor maybe. Was
coowner on specific properties.

b6
b7C

for [redacted] Were 5 to 8 brokers
working. Was [redacted]
+ [redacted] too.

[redacted] seemed to be
working on potential investments
w/ [redacted]

b6
b7C

Was 6 unit apt bldg in [redacted]
not handled by [redacted] Agent was
[redacted]

[redacted] appraisal office
[redacted] Didn't pay rent. Doesn't
know who [redacted]

[redacted] appraiser used by [redacted]

b6
b7C

[redacted] former
- insurance agent

[redacted] - Realtor from [redacted] area

Field File No. 29A-SF-9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 9/21/88

From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By 

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☒ No

Title: _____

Reference: _____
(Communication Enclosing Material)

Description: ☒ Original notes re interview of



29A 9888-1A (15)

b6
b7C

b6
b7C
b7D

Field File No. 24A 9888

Serial # of Originating Document _____

OO and File No. _____

Date Received 9/26/88

From _____

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description: ☒ Original notes re interview of

[Redacted]

24A-9888 1A(16)

b6
b7C

352 dated 9/28/88

9/28/88

Oct

[redacted]

W/ Ron Smetana

b6
b7C

[redacted]

address

29A-
9888 1A
(16)

[redacted]

b6
b7C

[redacted]

working at

[redacted]

Mgt co for [redacted] other prop.

[redacted]

Real estate sales - parent co
for other coo

b6
b7C

[redacted]

handled errors - she took over

[redacted]

Was already behind [redacted]

[redacted]

investors, insurance, notes in
foreclosure, second & first

Cover foreclosures at from sales

[redacted]

b6
b7C

Brought in to do payroll taxes.

Was shortage of funds -

[redacted]

had

embogged per

[redacted]

Personal Check at Pac Valley.

Busi accts at Imperial.

[redacted]

would

write checks on his acct & move \$ into

Business accts -

[redacted]

b6
b7C

b6
b7C

[redacted]

Pg 2

[redacted]

b6
b7C

"Next time she saw JZ return was
on F/S

[redacted]

b6
b7C

(not married)
was handling escrow. [redacted]

[redacted]

[redacted]

[redacted]

b6
b7C

[redacted] - Always looking for big
deal to 'rescue' everything.

[redacted]

[redacted]

b6
b7C

Had single package - 40 copies - sent out
Can't recall contents -

Package incl.

prop. owned

[redacted]

schedule

Tax returns

sch of creditors

beaver bonds (can from

[redacted]

ED VOD forms.

B3

b6
b7C

[redacted] - rep of [redacted]
that talked to [redacted] abt [redacted]
note on [redacted] - had office
on [redacted]

[redacted] has info re [redacted]
prop in [redacted]

b6
b7C

[redacted] was referred from Sylvia Brown

→ [redacted] possible
fict. name of [redacted] in Chicago
Used to get mail addressed to [redacted]
[redacted]

b6
b7C

Contacts

[Large redacted area]

Field File No.

29A-9888

Serial # of Originating Document

OO and File No.

Date Received

10/31/88

From

(Name of Contributor)

(Address of Contributor)

By

[Redacted]

(Agent)

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure ☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description: ☒ Original notes re interview of

b6
b7C

b6
b7C

29A 9888-1A(17)

3 or dit
10/13/81

10/3/81

[redacted]

b6
b7C

DOB - [redacted]

[redacted]

10/86

2/81

quit

[redacted]

Real estate sales lic. - '86,

Met [redacted] in aft 5/86 - thru business
assoc. [redacted] opening [redacted] w/

b6
b7C

[redacted] Offered [redacted] a job -
[redacted]

[redacted] doing credit lines. Loans -
comm. doesn't think were many residential
- Had no money - was just mortgage
broker.

b6
b7C

Clients brought in from realtors.

[redacted] res. [redacted]
[redacted] loan packages. comm. loan
[redacted] Processing loans
[redacted] - Gen office help.

b6
b7C

~~Off~~ Office located on
Books kept by [redacted]

b6
b7C

[redacted]
[redacted]

Escrow opened by [redacted]

b6
b7C

[redacted]

[redacted] had worked for [redacted] before

Person opening escrow would get title

pg 2

ins.

[redacted] [redacted]
[redacted]

b6
b7C

[redacted] said orig from [redacted] then
[redacted] + continuation from pers. acct
[redacted]

b6
b7C

[redacted] come in & look over [redacted]
& [redacted] went over to [redacted] early '87.
[redacted] was at [redacted] for 1 hr
or so between [redacted]

[redacted] had expensive car lived well Work
on big projects. Only big one that came off
was [redacted]

b6
b7C

[redacted] had done the work up on [redacted]
Was abt 50% occ. Thinks even at 100%
occ. would be neg. cash flow. [redacted] wanted
to raise rents. Appreciation etc would
turn around.

[redacted] was in title in
foreclosure. [redacted] was lender.
[redacted] approached [redacted] to buy. Thinks
[redacted] got note from [redacted]

b6
b7C

[redacted] was rental agent. Investors.
owned some. [redacted] owned some (maybe 10)

[redacted]

b6
b7C

[redacted]

Pg 3

b6
b7C

[redacted]

[redacted]

[redacted] Not a regular occurrence.

[redacted] would tell him - that c/c were going into another acct. Doesn't know where.

Recalls that [redacted] may have used one of these c/c to pay off line of credit of [redacted]

b6
b7C

[redacted] was only entity making any \$.
[redacted] may have small + cash flow.

[redacted]
[redacted] personal real estate
[redacted] put together the
[redacted] prop package.

b6
b7C

[redacted] would provide data + material
(would up date app on computer + print
out) pictures of bonds, (never saw real
bonds) schedule of real estate - similar
to [redacted] list. [redacted] managed all of his
prop. tax returns, appraisal - often from
[redacted] Prelim sometimes.

b6
b7C

[redacted] did a lot of appraisal for
[redacted] Don't think she did any for [redacted]

b6
b7C

[redacted] would shop package + find best rate
from lender.

[redacted]

maybe investor
personal friend. + had business.
investor - friend of [redacted]

[redacted]

contact at [redacted]

[redacted]

Page 4

[redacted]

bank.

barber - worked at BNC
?

b6
b7C

[redacted]

realty - Viewfield
Business Assoc

[redacted]

has heard name.

[redacted]

went
~~would go~~ to Chicago
once w/ [redacted] 7825.

[redacted]

went w/ him

b6
b7C

[redacted]

had time share condo on
would go there a lot.

[redacted]

[redacted]

showed [redacted] revolver in his desk.
Had other firearms in his home.

[redacted]

[redacted]

helped

[redacted]

move from

right by

[redacted]

went to see

[redacted]

with

[redacted]

[redacted]

[redacted]

1/yr -

Field File No.

29A-9888

Serial # of Originating Document

OO and File No.

Date Received

10/31/88

From

(Name of Contributor)

(Address of Contributor)

(City and State)

By

(Name of Special Agent)

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure ☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description: ☒ Original notes re interview of

[Redacted Box]

29A-9888 1A (18)



382 dist
10/31/88

10/31/88

Known [redacted] since aft '76

Orig [redacted] was in [redacted]
w/ [redacted]
(partners) [redacted] - atty.

[redacted] found lots of no plan
with files. Results - breakup of
partnership.

Learned that [redacted] brought in bel
loon packages. She may have
handled loon on Sylvia Brown house.
Also saw package for [redacted]

[redacted] showed her package on [redacted]
house. She wouldn't
handle it.

[redacted] Left 84. early 85
showed her [redacted]

[redacted] suggested she get line credit
thru [redacted] friend of his - [redacted]

[redacted] was "paying" [redacted] for
each transaction she closed for
[redacted] Doesn't know how much. - Cash
low envelope - at [redacted] office -
addressed to [redacted] w/ cash in it.

[redacted] Left [redacted]
[redacted] - went to [redacted] to work
for [redacted]. She knows [redacted] was
paying [redacted]

Also believes [redacted] was paying [redacted]
Was his atty but thinks the payments

p2

were beyond legal fees. [redacted] mention b6
b7C
figure of \$50K/yr

[redacted]
[redacted] May have info re. [redacted]

Hes't seen [redacted] ~~from~~ during last
year or 2.

Field File No.

SE 29A 9888

Serial # of Originating Document

OO and File No.

Date Received

11/29/88

From

(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description:

☒ Original notes re interview of

b6
b7C

b6
b7C

29A-9888-1A (19)

Field File No.

29 B-9888

Serial # of Originating Document

OO and File No.

Date Received

7/3/90

From

By

To Be Returned ☐ Yes ☒ No Receipt Given ☐ Yes ☒ No

Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure

☐ Yes ☒ No

Title:

Reference:

(Communication Enclosing Material)

Description:

☐ Original notes re interview of

Receipt for records
returned. Text
returns of

GD

29 B-9888-1A(20)

b6
b7C

b6
b7C

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
Receipt for Property Received/Returned/Released/SeizedPage 1 of 1On (date) July 3, 1980

item(s) listed below were:

- ☐ Received From
☒ Returned To
☐ Released To

(Name) [redacted] d
(Street Address) [redacted]
(City) [redacted]

b6
b7CDescription of
Item(s):

2 red folders containing work
papers and tax returns of

b6
b7C

Received by:

Received from

b6
b7C

Field File No. _____
Serial # of Originating Document _____
OO and File No. SF 29A-9888-1A(21)
Date Received 8/30/90
From _____
(NAME OF CONTRIBUTOR)

(ADDRESS OF CONTRIBUTOR)

By SA _____

To Be Returned ☐ Yes ☐ No Receipt Given ☐ Yes ☐ No

Grand Jury Material - Disseminate Only Pursuant to
Rule 6(e), Federal Rules of Criminal Procedure
☐ Yes ☐ No

Title: _____

Reference: _____
(Communication Enclosing Material)

Description: ☐ Original notes re interview of

Evidence pkg. copy of FD-192
for FBI + Registered Mail
Return Receipt. ~~mmms~~ and
A Bank of the West Cashier's
Check receipt for the amount
of \$300.00 and dtd. 8/15/90. mms

29A-9888-1A(21)

b6
b7C

29A-9888

Date
August 23, 1988

Title and Character of Case

BF&E;
OO: SF

b6
b7C

1A(21)

Date Property Acquired

8/23/88

Source From Which Property Acquired

b6
b7C

Location of Property or Bulky Exhibit

ASAC SAFE

Reason for Retention of Property and Efforts Made to Dispose of Same

Valuable exhibits safe

Evidence

To Be Returned

See Serial

Agent Submitting Property or Exhibit

Agent Assigned Case

☐ Yes ☒ No

SA

SA

☐ Yes ☒ No Grand Jury Material - Disseminate Only Pursuant to Rule 6(e), Federal Rules of Criminal Procedure.

Description of Property or Exhibit

1. Three one hundred dollar bills:

- a. Federal Reserve Note L25753461A Series 1977
- b. Federal Reserve Note B47832656B Series 1981
- c. Federal Reserve Note B63806754A Series 1981A

For Valuable and/or Narcotics Evidence Only

Evidence Bag Seal # 0033809
8/25/88

Signature of Two
Special Agents
Verifying and Sealing
Bag Contents

b6
b7C

SEMIANNUAL INVENTORY CERTIFICATION TO JUSTIFY RETENTION OF PROPERTY (Initial and Date)

Field File # 29A-9888 - 1B1

OO: San Francisco

EVIDENCE (PACKAGE COPY)

BLOCK STAMP	
SEARCHED	INDEXED
SERIALIZED	FILED
AUG 24 1988	
FBI - SAN FRANCISCO	

CHAIN OF CUSTODY

		Date	Time			Date	Time
Signature	[Redacted]	8/28/90	12:55 PM	Signature	[Redacted]	8/28/90	12:55 PM
Reason	Received from			Reason	Returned to DASH, safe		
Signature	[Redacted]	8/28/90	9:30 AM	Signature	[Redacted]	8/28/90	4:00 PM
Reason	For Return to			Reason	Returned to DASH by ltr dtd 8/29/90 R 593 063 167		
Signature				Signature			
Reason				Reason			
Signature				Signature			
Reason				Reason			
Signature				Signature			
Reason				Reason			
Signature				Signature			
Reason				Reason			
Signature				Signature			
Reason				Reason			
Signature				Signature			
Reason				Reason			

Item No.

Remarks

Evidence returned to contributor [Redacted] Attorney at Law [Redacted] b6 b7C
 [Redacted] via U.S. Mail
 R593063167 on 8/30/90 per SA [Redacted] 8/30/90 mms

☐ **SENDER:** Complete items 1 and 2 when additional services are desired, and complete items 3 and 4.
Put your address in the "RETURN TO" Space on the reverse side. Failure to do this will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address. (Extra charge)

2. ☐ Restricted Delivery (Extra charge)

		4. Article Number R 593 063 167
Attorney at law		Type of Service: ☒ Registered ☐ Insured ☐ Certified ☐ COD ☐ Express Mail ☐ Return Receipt for Merchandise
		Always obtain signature of addressee or agent and <u>DATE DELIVERED</u> .
5. Signature — Address X	8. Addressee's Address (ONLY if requested and fee paid)	
6. X		
7. Date of Delivery 9-4-80		

UNITED STATES POSTAL SERVICE

OFFICIAL BUSINESS

SENDER INSTRUCTIONS

Print your name, address and ZIP Code in the space below.

- Complete items 1, 2, 3, and 4 on the reverse.
- Attach to front of article if space permits, otherwise affix to back of article.
- Endorse article "Return Receipt Requested" adjacent to number.

RETURN

TO



Print Sender's name, address, and ZIP Code in the space below.

FBI

P.O. BOX 28402

SAN JOSE, CA 95158-8402



PENALTY FOR PRIVATE
USE, \$300

29A-9888-1B1

BULKY

PURCHASER'S RECORD


Bank of the West

PRUNEYARD TOWERS OFFICE

1999 S. BASCOM AVE.

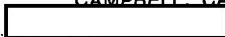
CAMPBELL CA 95008

031

1244522

90-78/1211

PURCHASER:



AUGUST 15

1990

b6

b7C

PAID TO



\$*****300.00

031 THREE HUNDRED AND 00/100 DOLLARS

CASHIER'S CHECK

Wendy P. Vandenberg Ploss
NON NEGOTIABLE



U.S. Department of Justice

Federal Bureau of Investigation

Washington, D.C. 20535

November 29, 2016

MR. JOHN GREENEWALD JR.



FOIPA Request No.: 1260585-000
IRS Tracking No.: M16138-0061
EOUSA Tracking No.: CNSLT-2016-02505
Subject: 029-SF-9888

Dear Mr. Greenewald:

You were previously advised we were consulting with another agency concerning information located as a result of your Freedom of Information Act (FOIA) request.

This consultation is complete and the enclosed material is being released to you with deletions made pursuant to Title 5, United States Code, Section 552 as noted below. See the enclosed form for an explanation of these exemptions.

Section 552

☐ (b)(1)

☐ (b)(2)

☒ (b)(3)

26 USC Section 6103

Federal Rules of Criminal

Procedure – Rule 6e

☐ (b)(4)

☒ (b)(5)

☒ (b)(6)

☐ (b)(7)(A)

☐ (b)(7)(B)

☒ (b)(7)(C)

☒ (b)(7)(D)

☐ (b)(7)(E)

☐ (b)(7)(F)

☐ (b)(8)

☐ (b)(9)

Section 552a

☐ (d)(5)

☐ (j)(2)

☐ (k)(1)

☐ (k)(2)

☐ (k)(3)

☐ (k)(4)

☐ (k)(5)

☐ (k)(6)

☐ (k)(7)

Seven pages were reviewed and seven pages are being released.

☒ Deletions were made by the Department of Treasury, Internal Revenue Service (IRS). Please see the attached IRS Notice 393 for appeal instructions and an explanation of exemptions.

Deletions were also made by the Executive Office for United States Attorneys (EOUSA). To appeal those denials, please write directly to the EOUSA at the address listed below.

For your information, Congress excluded three discrete categories of law enforcement and national security records from the requirements of the FOIA. See 5 U.S.C. § 552(c) (2006 & Supp. IV (2010)). This response is limited to those records that are subject to the requirements of the FOIA. This is a standard notification that is given to all our requesters and should not be taken as an indication that excluded records do, or do not, exist.

For questions regarding our determinations, visit the www.fbi.gov/foia website under "Contact Us." The FOIPA Request Number listed above has been assigned to your request. Please use this number in all correspondence concerning your request. Your patience is appreciated.

You may file an appeal by writing to the Director, Office of Information Policy (OIP), United States Department of Justice, Suite 11050, 1425 New York Avenue, NW, Washington, D.C. 20530-0001, or you

may submit an appeal through OIP's FOIAonline portal by creating an account on the following web site: <https://foiaonline.regulations.gov/foia/action/public/home>. Your appeal must be postmarked or electronically transmitted within sixty (60) days from the date of this letter in order to be considered timely. If you submit your appeal by mail, both the letter and the envelope should be clearly marked "Freedom of Information Act Appeal." Please cite the FOIPA Request Number assigned to your request so that it may be easily identified.

You may seek dispute resolution services by contacting the Office of Government Information Services (OGIS) at 877-684-6448, or by emailing ogis@nara.gov. Alternatively, you may contact the FBI's FOIA Public Liaison by emailing foipaquestions@ic.fbi.gov. If you submit your dispute resolution correspondence by email, the subject heading should clearly state "Dispute Resolution Services." Please also cite the FOIPA Request Number assigned to your request so that it may be easily identified.



See additional information which follows.

Sincerely,

David M. Hardy
Section Chief,
Record/Information
Dissemination Section
Records Management Division

Enclosure(s)

EXPLANATION OF EXEMPTIONS

SUBSECTIONS OF TITLE 5, UNITED STATES CODE, SECTION 552

- (b)(1) (A) specifically authorized under criteria established by an Executive order to be kept secret in the interest of national defense or foreign policy and (B) are in fact properly classified to such Executive order;
- (b)(2) related solely to the internal personnel rules and practices of an agency;
- (b)(3) specifically exempted from disclosure by statute (other than section 552b of this title), provided that such statute (A) requires that the matters be withheld from the public in such a manner as to leave no discretion on issue, or (B) establishes particular criteria for withholding or refers to particular types of matters to be withheld;
- (b)(4) trade secrets and commercial or financial information obtained from a person and privileged or confidential;
- (b)(5) inter-agency or intra-agency memorandums or letters which would not be available by law to a party other than an agency in litigation with the agency;
- (b)(6) personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy;
- (b)(7) records or information compiled for law enforcement purposes, but only to the extent that the production of such law enforcement records or information (A) could reasonably be expected to interfere with enforcement proceedings, (B) would deprive a person of a right to a fair trial or an impartial adjudication, (C) could reasonably be expected to constitute an unwarranted invasion of personal privacy, (D) could reasonably be expected to disclose the identity of confidential source, including a State, local, or foreign agency or authority or any private institution which furnished information on a confidential basis, and, in the case of record or information compiled by a criminal law enforcement authority in the course of a criminal investigation, or by an agency conducting a lawful national security intelligence investigation, information furnished by a confidential source, (E) would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions if such disclosure could reasonably be expected to risk circumvention of the law, or (F) could reasonably be expected to endanger the life or physical safety of any individual;
- (b)(8) contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions; or
- (b)(9) geological and geophysical information and data, including maps, concerning wells.

SUBSECTIONS OF TITLE 5, UNITED STATES CODE, SECTION 552a

- (d)(5) information compiled in reasonable anticipation of a civil action proceeding;
- (j)(2) material reporting investigative efforts pertaining to the enforcement of criminal law including efforts to prevent, control, or reduce crime or apprehend criminals;
- (k)(1) information which is currently and properly classified pursuant to an Executive order in the interest of the national defense or foreign policy, for example, information involving intelligence sources or methods;
- (k)(2) investigatory material compiled for law enforcement purposes, other than criminal, which did not result in loss of a right, benefit or privilege under Federal programs, or which would identify a source who furnished information pursuant to a promise that his/her identity would be held in confidence;
- (k)(3) material maintained in connection with providing protective services to the President of the United States or any other individual pursuant to the authority of Title 18, United States Code, Section 3056;
- (k)(4) required by statute to be maintained and used solely as statistical records;
- (k)(5) investigatory material compiled solely for the purpose of determining suitability, eligibility, or qualifications for Federal civilian employment or for access to classified information, the disclosure of which would reveal the identity of the person who furnished information pursuant to a promise that his/her identity would be held in confidence;
- (k)(6) testing or examination material used to determine individual qualifications for appointment or promotion in Federal Government service the release of which would compromise the testing or examination process;
- (k)(7) material used to determine potential for promotion in the armed services, the disclosure of which would reveal the identity of the person who furnished the material pursuant to a promise that his/her identity would be held in confidence.

Memorandum



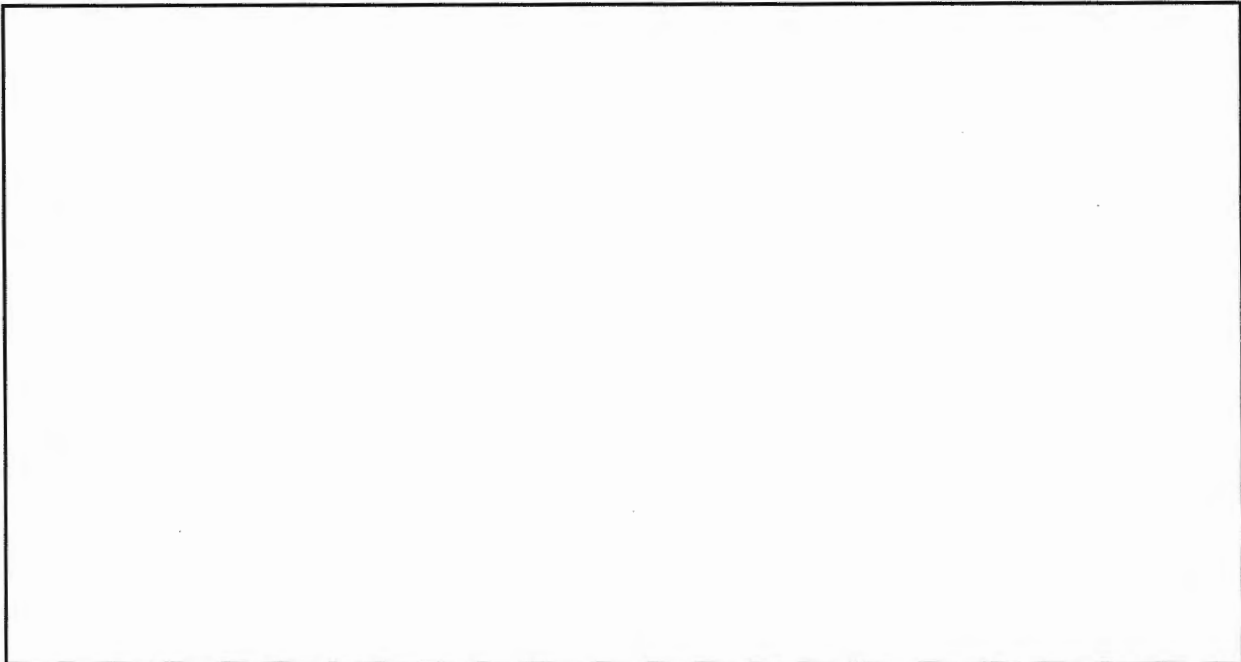
To : SAC, SAN FRANCISCO (29A-SF-9888) (P) Date 10/23/89

From : SA [redacted] (SJRA)

b6
b7C

Subject : [redacted]
BF&E
OO: SAN FRANCISCO

b3 Per IRS and EOUSA
b5
b7C



X

Writer will follow and report developments in this as appropriate.

JBD/mk
(2)

SEARCHED	INDEXED
SERIALIZED	FILED
OCT 23 1989	
FBI - SAN FRANCISCO	

[redacted]

29A-SF-9888-53

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MEMORANDUM OF INTERVIEW

In re: Sylvia C. BROWN, C77880001C
[redacted]

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Date: June 13, 1989

Time: 3:00 p.m. to 4:10 p.m.

Place: 2105 South Bascom Avenue, Suite 240
Campbell, CA 95008

Present: [redacted] Special Agent, FBI
[redacted] Special Agent, IRS-CID
[redacted] Witness

b6 per FBI & IRS
b7C

Special Agents [redacted] and [redacted] met [redacted] to discuss b6 per FBI & IRS
loans [redacted] of the Bank of Northern b7C
California. During the meeting [redacted] stated the following:

1. [redacted] the Bank of Northern California
from [redacted]
had loan approval up to \$100,000. Any loan requests larger than
\$100,000 had to be approved by the Board of Directors. His loan
officers did not have any loan approval authority so all loan
requests had to be reviewed by him.

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2. He met [redacted] in the Spring of 1986. He
believes the meeting was arranged by [redacted] It is possible
that [redacted] may have made the first
contact, but all business transactions were conducted with
[redacted]

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3. [redacted] to open accounts with the Bank of
Northern California and to establish a line of credit. [redacted]
wanted a \$250,000 line of credit, but was told the bank would
review a \$100,000 request.

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4. By reviewing loan files provided by S/A [redacted] b6 per FBI
was able to discuss loans the Bank of Northern California made to b7C

5. [redacted] believes [redacted] provided a completed real estate
loan application and two years of personal income tax returns
when he first met with [redacted] to discuss a loan. [redacted] also

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b7C

when he first met with [] to discuss a loan. [] also provided completed verification of deposit requests and copies of bearer bonds. [] reviewed the loan application. Verification of items shown on the application is left to the discretion of the loan officer. [] knows a credit report would have been received but does not believe any other inquiries were made. It was difficult to receive a straight answer from [] regarding the activities of []. He also could not obtain financial statements for this company.

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6. Based on information provided by [] the bank felt they had a customer who could easily repay the loans. The bank relied heavily on the income tax returns provided because repayment of the loans depended available sources of income. [] also remembered looking at the returns and seeing they were prepared by a Certified Public Accountant, []. This was also considered when evaluating the package.

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7. When the requests for additional funds were received, the loan package would have been updated as necessary. The three loans were made in a relatively short period of time so little additional information was needed. [] probably would have asked for [] 1985 personal income tax return when the July loan was made and he may have requested a new credit report. [] believes [] commercial loan was current when the other requests were made. Had the loan been delinquent, [] would have been required to make all late payments before other money was received.

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8. [] dealt mainly with []. He may have had conversations with [] but because [] most of the contacts were with him.

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9. [] took [] to dinner and lunch on several occasions. [] was interested in buying an interest in the Bank of Northern California, but he could not borrow enough money. [] was a member of the Board of Directors for about a month before the bank closed.

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10. [] introduced two other customers []. He first introduced Sylvia BROWN who wanted a line of credit. [] initially provided the application, financial statements and tax returns for BROWN. All follow-up questions were asked of Sylvia BROWN and she seemed very familiar with the information on her application. BROWN came to the bank to sign the loan documents and she took the documents to be signed by her husband. [] received no gifts from BROWN. BROWN may have been present during one of his lunch dates with []. [] also attended BROWN'S open house when she moved to her new office space on Bascom.

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11. The second customer [] brought to the bank was [].
[] Again, [] probably brought [] the loan package and follow up questions would have been

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directed to [] may have made two loans to []
[] loan application included valuable property in []
[] with a minimal loan outstanding against it. [] received
no gifts or lunches from []

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This memorandum was prepared on June 14, 1989, from memory
and from notes taken during the interview with [] on June
13, 1989.

[]
[] Special Agent

b6 per IRS
b7C

[]
[] cial Agent

b6 per FBI
b7C

FBI

TRANSMIT VIA:

☐ Teletype
☐ Facsimile
☒ AIRTEL

PRECEDENCE:

☐ Immediate
☐ Priority
☐ Routine

CLASSIFICATION:

☐ TOP SECRET
☐ SECRET
☐ CONFIDENTIAL
☐ UNCLAS E F T O
☐ UNCLAS

Date 6/7/89

1 TO: SAC, SACRAMENTO
 2 FROM: SAC, SAN FRANCISCO (29A-SF-9888)(P)(SJRA)
 3 SUBJECT: [REDACTED]
 4 BF&E
 5 OO: SAN FRANCISCO

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6 For the information of Sacramento, captioned
 7 individual did business as several entities in the San
 8 Jose, California area acting as a [REDACTED]

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 b7C

9 [REDACTED] has been engaged in
 10 these activities for the last six or seven years and during
 11 that time has fraudulently prepared and submitted loan
 12 applications to numerous banks to fund his acquisition
 13 of real estate, support his business activities and engage
 14 in an extravagant lifestyle. In April, 1988, [REDACTED]
 15 [REDACTED] and the totality
 16 of his activities became known. Losses to federally insured
 17 institutions are approximately \$4,000,000.

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 b7D

18 [REDACTED]

b6
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 b7D

19
 20
 21 2 - Sacramento
 2 - San Francisco *mb*
 JBD/mk
 (4)

b6
 b7C

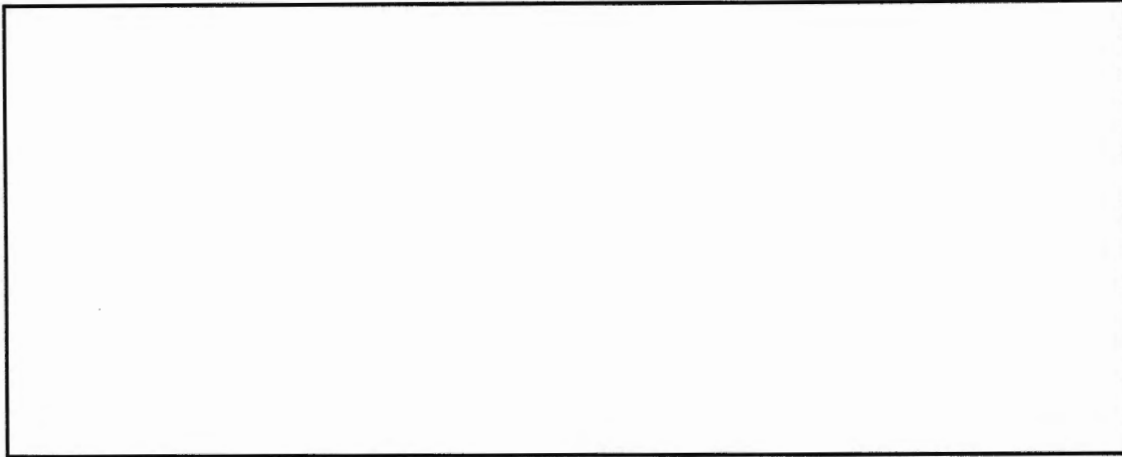
Approved: _____ Transmitted _____ Per _____
 (Number) (Time)

SEARCHED _____
 SERIALIZED _____
 INDEXED _____
 FILED _____

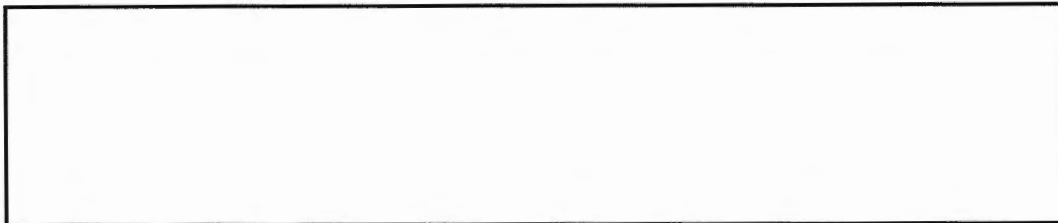
GPO : 1987 O - 193-749

29A-9888-40

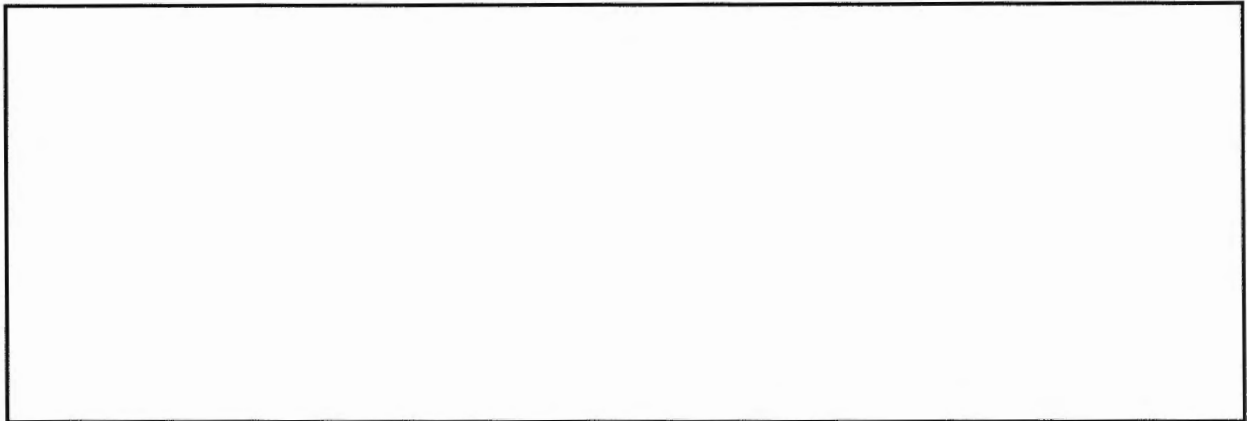
29A-SF-9888
JBD/mk



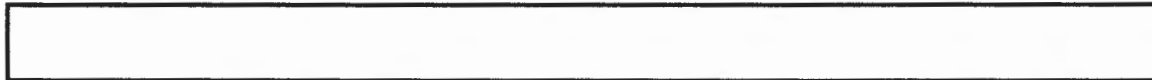
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[REDACTED] Directory information indicates
that his telephone number is [REDACTED]

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Deputy California Attorney General RONALD D. SMETANA
has been cross designated as a Special Assistant United
States Attorney and is prosecuting this investigation.

29A-SF-9888
JBD/mk

LEAD

SACRAMENTO

AT SACRAMENTO, CALIFORNIA: Will locate and interview [redacted] concerning his knowledge of an involvement with SYLVIA BROWN and [redacted]. As is noted above, there is no indication that [redacted]

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[redacted] The purpose of the interview is to determine [redacted]

(For the information of Sacramento, a separate investigation concerning BROWN is currently underway, jointly with the Internal Revenue Service - CID and the FBI. Also, the San Jose Resident Agency is currently [redacted]

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[redacted] It is anticipated that [redacted] will not admit to the participation in or knowledge of felonies committed by [redacted] BROWN or others. However, it is important that whatever information can be obtained concerning his knowledge of and relationship to SYLVIA BROWN and [redacted] be obtained. Depending upon [redacted] response to questions by the interviewing agent, he may be subpoenaed before the Federal Grand Jury at San Jose. However, the interviewing agent should not discuss this potential with him. [redacted] should not be discussed with him and the interview should be kept relatively low key.

Should Sacramento have any questions concerning this interview, contact could be made with San Jose Case Agent SA [redacted] FTS 466-7417.

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